

CLUB ACCOUNTS

FROM THE SAME PUBLISHERS

**OFFICE ORGANIZATION AND MANAGEMENT
INCLUDING SECRETARIAL WORK**

By LAWRENCE R. DICKSEE, M Com, F C A
and SIR H E BLAIN, C B E

Gives in detail, with the aid of specially selected illustrations and copies of actual business forms, a complete description of Office Organization and Management under the most improved and up-to-date methods. It has been specially written so as to be of service either to those who are about to organize the office work of a new undertaking, or to those who are desirous of modernizing their office arrangements.

In demy 8vo, cloth gilt, 300 pp 7s. 6d. net Eighth Edition

OFFICE DESK BOOK

Contains most of the matters upon which information is constantly required in an office. Gives reliable information on points of commercial law, banking and bank-notes, bills of exchange, the Board of Trade, joint-stock companies, deeds, taxes, weights and measures, insurance, importing and exporting, foreign exchanges, methods of calculation, etc., etc., and also a useful ready reckoner.

In crown 8vo, cloth, 320 pp 2s. 6d. net

HONORARY SECRETARYSHIP

A Guide to its Successful Practice

By WM BENSON THORNE

This little book will be of the greatest help to anyone who is elected or who seeks election as honorary secretary to either an important body or a small social organization, such as a sports club or minor church society.

In crown 8vo, cloth, 80 pp 2s. 6d. net

THE CHAIRMAN'S MANUAL

By GURDON PALIN, *Barrister-at-Law*
and ERNEST MARTIN, F C I S

A Guide to the Management of Meetings in General and of Meetings of Local Authorities, with separate and complete treatment of the Meetings of Public Companies. It meets the requirements of chairmen in a very suitable manner, being simply prepared and not burdened with technicalities and references to authorities.

Crown 8vo, cloth gilt, 174 pp 5s. net Second Edition

CLUB ACCOUNTS

AN ILLUSTRATED SYSTEM FOR
EX-SERVICE AND WORKING MEN'S CLUBS

BY
C. A. HOLLIDAY, A.S.A.A.
INCORPORATED ACCOUNTANT



LONDON
SIR ISAAC PITMAN & SONS, LTD
PARKER STREET, KINGSWAY, W C 2
BATH, MELBOURNE, TORONTO, NEW YORK
1930

**PRINTED IN GREAT BRITAIN
AT THE FITMAN PRESS, BATH**

PREFACE

THE years following the Great War have seen a large number of ex-Service men's clubs added to the list of working men's clubs registered under the Industrial and Provident Societies Act, 1893. The success or otherwise which has attended the development of individual clubs has often been largely, if not entirely, governed by the measure of care and skill that has been brought to the keeping of the financial records. Good accounting is a valuable aid to management and control, and club members will do well at their general meetings to take a little thought, when appointing their committee and officers, as to the qualifications of the candidates for the posts for which they seek election.

I wish to thank the United Services Fund for permission to use specimen pages from their Club Account Books. It should be noted that these books are supplied only to ex-Service men's clubs. (See footnote on page 2.)

C A H.

CONTENTS

CHAP		PAGE
	PREFACE . . .	v
I	INTRODUCTORY . . .	i
II	COMMENCEMENT OF FINANCIAL YEAR .	4
III	CURRENT WORK . . .	17
IV	ANNUAL BALANCING AND ACCOUNTS	34
	APPENDIX SPECIMEN ACCOUNTS .	59

CLUB ACCOUNTS

CHAPTER I

INTRODUCTORY

THERE IS no lack of voluntary assistance in the ex-Service and working men's movement. While, however, many are willing to help, there are posts which are difficult to fill satisfactorily, unless the candidates possess some particular technical qualification. Among these is the office of honorary treasurer, who should possess something more than a rudimentary knowledge of how to keep accounts. These notes are offered in the hope that some little contribution may be made towards reducing the number of clubs whose accounting may be open to adverse criticism by the Registrar of Friendly Societies, and also to assist the willing worker who may undertake the duties of honorary treasurer of a club, and who may feel that a little more light on the details of his work would be helpful.

It is not possible here to attempt any explanation of elementary book-keeping principles. A working knowledge of double-entry is assumed, and book-keeping terms in general use have been used as tending to brevity in explanation.

Neither are any lengthy detailed explanations given in the text on the technicalities of balancing, as the application of the book-keeping theory to any given problem is more readily illustrated by examples.

In the illustrations given, an endeavour has been made, so far as is consistent with economy of space, to cover the working from the commencement of the financial year to the completion of the annual accounts at its termination.

The method of account-keeping illustrated, is based on

the standard set of books designed by the United Services Fund¹ for the use of clubs, and with reference to the final accounts and statements required to be filed by clubs registered under the Industrial and Provident Societies Acts, 1893 to 1928.

It is hoped they may be of assistance to the voluntary worker who may undertake the duties of honorary treasurer, by simplifying his work, by reducing the time necessary for the keeping of accurate and lucid financial records, and by enabling him, at frequent and regular intervals, to watch the progress of the club, without adding to the work his task demands

No attempt is made to cover questions of general administration, except so far as they affect the book-keeping, and therefore only the books used for purely book-keeping records are dealt with, namely, Cash Book, Petty Cash Books, General Ledger, Personal Ledger, Subscription Receipt Books (including British Legion Stamped Receipts) and General Receipt Book

In addition to the actual books, certain other forms will be found convenient and will simplify the honorary treasurer's work. These are illustrated, and their use described at the appropriate stages.

¹ The set of books published by the United Services Fund for the use of ex-Service men's clubs may be obtained by such clubs from the headquarters of the Fund, 29 Cromwell Road, London, S W 7. The set comprises the following books, which may be obtained separately if desired

FOR USE OF THE STEWARD

- 1 Cash Takings Book
- 2 Goods Received Book
- 3 Allowance Book

FOR USE OF THE SECRETARY

- 4 Order Book
- 5 Subscription Book
- 6 Subscription Receipt Book
- 7 General Receipt Book
- 8 Minute Book

FOR USE OF THE TREASURER

- 9 Cash Book
- 10 Petty Cash Book
- 11 Stocktaking Book
- 12 Ledger

It is assumed in the illustrations given that the club is a going concern. In the case of a new club, any special difficulties which arise will be in connection with the capital arrangements and the expenditure incurred in equipping and launching the club. These matters do not come within the scope of these notes.

CHAPTER II

COMMENCEMENT OF FINANCIAL YEAR

On the completion of the previous financial year a Balance Sheet will have been drawn up, and the books closed in accordance therewith. The open balances to be brought forward to the new year will be those appearing in the Balance Sheet. The Balance Sheet, as set out in the Annual Return, may be taken for the purpose of illustration (see pp 6 and 7)

The figures (given opposite) will appear in Trial Balance form as shown

These balances may conveniently be grouped in the manner indicated for the purpose of opening the books

Accounts for the balances in the first group, being those of a capital, personal or special nature, will form the opening entries for the accounts in the General Ledger, with the exception of the bank balance, which will be the opening entry to the debit of the Cash Book

Special treatment is accorded to the balances in the second group, which relate entirely to income and expenditure. These are current accounts for expenses or purchases and will be due for payment in the early New Year. It will be sufficient if the payments are recorded in the Cash Book, and a total inserted showing that the balances have been brought into the books

The payments made will be in respect of purchases and expenses arising in the old year, and should not be included in the totals of the respective columns as part of the new year's figures. The Cash Book should therefore be ruled off and the balance brought down on completion of these entries

In addition to the accounts relating to the previous year's transactions which have been rendered in the early New Year and which have been introduced into the books as above, there will be certain others which relate to the

OPENING TRIAL BALANCE

1st January, 1927

		Dr			Cr		
(a) Ledger—		£	s	d	£	s	d
A/c No							
1	Share Capital					14	5 -
2	Loan Stock	175	-	-			
3	Interest on Loan Stock	1	9	2		176	9 2
4	United Services Fund					900	- -
5	Leasehold Premises	1,548	18	5			
6	Adaptation of Premises	347	-	-			
					1,895	18	5
7	Furniture and Fittings				961	7	-
8	Depreciation Account—						
	Leasehold Premises	579	11	8			
	Adaptations	92	1	-			
						671	12 8
	Furniture					377	10 4
9	Suspense Account—						
	Deposit	1	-	-			
	Payment in advance	25	-	-			
					26	-	-
10	Cash Floats—						
	Bar Tills	15	-	-			
	Petty Cash—						
	Steward	5	-	-			
					20	-	-
	Treasurer				20	-	-
11	Lettings Ledger Account				36	3	7
13	British Legion Branch					11	18 3
14	Subscriptions					6	1 2
15	Children's Party Fund				4	2	3
16	Bar Account					9	15 9
18	Income and Expenditure				105	6	7
	Account						
19	General Reserve Account					70	8 8
20	Deposit Account					1,200	- -
	Cash Book—	300	-	-			
	Current Account	536	5	4			
					836	5	4
(b) Accounts Outstanding—							
	For Refreshments					296	5 6
	„ Expenses						
	Games	3	9	3			
	Newspapers	1	12	5			
	Rent	56	5	-			
	Income-tax, Sch. A.	2	5	-			
	Lighting and Heating	58	11	3			
	Repairs		15	6			
	Sundry Expenses	3	2	6			
						126	- 11
					£3,905	3	2
					£3,905	3	2

III. BALANCE SHEET

CAPITAL AND LIABILITIES		£	s	d	ASSETS, ETC		£	s	d
Share Capital— Amount issued					Value of Stock of Refreshments, etc., as per Account II (A)		105	6	7
Amount paid up					Value of Club Premises				
		£	s	d	Cost Value	£	1896	18	5
					Depreciation		671	12	8
Due to Creditors for Loans and Interest, viz.—							1224	5	9
Deposits					Value of Furniture and Fittings				
o Mortgages on Club Premises					Cost Value	961	7	—	
Loan Stock		176	9	2	Depreciation	377	10	4	
Other Loans					Value of Games, etc.		583	16	8
Bankers' Overdrafts					Investments, viz.—				
					Land and Buildings				
					Mortgages				
Total .					Industrial and Provident Societies—				
					Shares				
					Loans and Deposits				
Other Liabilities, viz.—					Other Securities (to be specified)—				
Balance due to Treasurer (or other Officer), as per Account I					Shares—				
Guarantee Deposits					State Nominal Value of Stocks, etc				

Suspense Account— United Services Fund	900	—	—	Loans, etc —					
Amount owing by Society—									
For Refreshments	296	5	6	Total					
For Management Expenses	126	—	11						
For—				Other Assets, viz.—					
Subscriptions in advance	9	15	9	Cash on Current and Deposit Accounts—					
British Legion	6	1	2	in C W S Bank	836	5	4		
Children's Party Fund	44	15	9	in hand of Treasurer	20	—	—		
Lettings in advance	11	18	3	" " Secretary	20	—	—		
				" " Steward					
Total			1394	Total Cash in Hand and at Bank, as per	876	5	4		
			17	Account I					
Balances of Profit and Reserve, viz.—				Amount owing by members for (to be					
Balance of Profit unappropriated and				specified)—					
carried to next year, as per Account				Subs in arrear	4	2	3		
II (C)	70	8	8	Expenses prepaid	25	—	—		
				Other Assets (to be specified)—					
Reserve Funds, viz —				Lettings	36	3	7		
General				Deposits	1	—	—		
Fund	1200	—	—	Total				942	11
Fund								2	
Fund				Balance of Loss carried to next Year, as per Account					
Total			1270	II (C)					
			8						
Total		£	2856	Total	£	2856	—	2	

9

Folio 1

Sundries									Daily Total			Paid to Bank		
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
												£536	5	4

PAY

Date	PARTICULARS	Voucher Number	Paid by Cheque	Bar	Billiards and Games
1927	<i>December Accounts—</i>		£ s d	£ s d	£ s d
Jan 11	British Brewery, Ltd	1	109 14 9	109 14 9	
	Bottling Stores, Ltd	2	13 2 —	13 2 —	
	Distillery Co, Ltd	3	72 13 —	72 13 —	
	Mineral Water Co, Ltd	4	46 9 9	46 9 9	
	Tobacco Distributors, Ltd	5	11 6 1	11 6 1	
	A Baker	6	3 9 7	3 9 7	
	B Butcher	7	7 18 5	7 18 5	
	General Stores, Ltd	8	30 8 10	28 16 5	
	Dairy Company	9	2 15 6	2 15 6	
	Sports Supply Association	10	3 9 3		3 9 3
	Rent—Dec Quarter £56 5 —				
	Less Income-tax 22 10 —				
		11	33 15 —		
	Income-tax Schd A—				
	Club £22 10 —				
	Extensions 2 5 —				
		12	24 15 —		
	Coal and Co e Co	13	6 4 6		
	Gas Co	14	4 16 2		
	Electricity Supply Co	15	45 — —		
	Water Board	16	2 10 7		
	Ironmonger & Co	17	15 6 —		
	W C and I Union	18	1 10 —		
	Stocktaker	19	1 12 6		
			422 6 5	296 5 6	3 9 3
	Balance carried forward		113 18 11		
			536 5 4		

MENTS

Folio 1

Newspapers, etc.			Salaries and Wages			Rent, Rates, Taxes, Insurance, Telephone			Coal, Gas, Electric Light			Printing, Stationery, and Postages			Repairs and Renewals			General Expenses					
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
1	12	5																					
						33	15	-															
						22	10	-															
						2	5	-															
									6	4	6												
									4	16	2												
									45	-	-												
									2	10	7												
															15	6							
																		1	10	-			
																		1	12	6			
1	12	5				58	10	-	58	11	3				15	6		3	2	6			

TREASURER'S CASH BOOK

RECE

Date		Shares			Subscriptions			Rules and Papers			Bar Receipts			Billiards and Games			Whist Drives, Concerts, Dances		
1927		£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
Jan	1	Balce b/f									16	10	6						
	2				2	5	—				9	2	6				7	1	—
	3				1	15	3		1	6							4	—	—
	4				2	8	—			9	16	17	10				4	6	—
	5				3	14	9			9	5	11	7						—
	6				2	5	—			9	11	10	6				6	6	—
	7					11	6				5	16	9				4	6	—
	8				1	5	9				15	2	11				4	6	—
					3	19	—				14	2	—				4	—	—

13

IPTS

Folio 2

Sundries			Children's Party Fund			British Legion						Machines			Lettings Ledger			Daily Total			Paid to Bank		
						E Fees			Subs														
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
								6	—					3	15	9	43	4	4				
								5	—								11	11	3	34	15	7	
								7	6					2	13	6	22	13	1				
								11	—					4	16	6	14	16	7	37	9	8	
								7	3						10	6	15	2	6				
								2	—					2	3	—	8	17	9				
								4	3				17	4	3	13	6	21	8	3	45	8	6
								11	—														
Club	D	inner				2	—								3	9	9	30	2	9			

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.[illegible]

15

Folio 2

Salaries and Wages			Rent, Rates, Taxes, Insurance, Telephone			Coal, Gas, Electric Light			Printing, Stationery, and Postages			Repairs and Renewals			General Expenses			Entertainments			General Ledger Accounts		
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
			10	13	8	Annual			Prem									GL 15			39	8	4
62	3	-							5	-	5				1	15	-	2	3	6	Club Dinner		
															4	5	8	1	7	2	do		
																		10	1	8	do		
																		12	-		do		
			3	6	5													1	5	6	do		
						9	5	4	10	-	7	30	8	6									
															1	12	6						
															1	18	-						
7	-	-																					
																		GL 13			6	1	2
																		GL 20			100	-	-
69	3	-	14	-	1	9	5	4	15	1	-	30	8	6	14	16	2	15	9	10	145	9	6

new accounting period. These will be paid at the same time as the foregoing, but should form the first entries in the Cash Book on commencing the new work. No differentiation of this kind will be necessary from month to month during the year, but the point will, however, arise again on preparing the books for balancing at the date of the annual accounts, and is further dealt with in Chapter IV below. Folios 1 and 2 of the Cash Book show the position after these entries have been made, the first three entries on the payments side of folio 2 being on account of bills rendered prior to the new year but not applicable to the trading of the old period.

Cash in Hand.

Reference may here be made to the treatment of cash in hand. It should be an inflexible rule that all moneys received are paid into the bank account intact. In order to provide for change in the bar tills and for cash disbursements, cash floats should be established and permanently maintained, standing as balances in the General Ledger. This point is developed further in Chapter III with reference to the Petty Cash Books.

CHAPTER III

CURRENT WORK

THE books having been opened, the actual routine work may be considered. Except for relatively few special matters, this will be concerned practically wholly with income and expenditure, and can be centred almost entirely on the Cash Book. It will be convenient to consider the two sides separately.

Cash Book Debits—Income.

The points for consideration may be stated shortly as follows—

- (i) Sources of income
- (ii) First record
- (iii) Check for accuracy
- (iv) Secondary book-keeping operations

(i) SOURCES OF INCOME

The following headings may, for the purpose of illustration, be assumed as representative of the sources from which cash will be received

- (a) Entrance fees
- (b) Subscriptions
- (c) Rules
- (d) Bar takings
- (e) Games
- (f) Entertainments
- (g) Automatic machines
- (h) Sundries
- (i) Rents from lettings.

Items (a) to (g) can be treated on a cash takings basis. Items under (h) will call for individual treatment. Items under (i) will be in settlement of personal accounts.

The initial record of receipts under (a), (b), and (c) will be made in the Subscription Receipt Books (including

British Legion Stamped Receipt Book for supplementary receipts from " A " members), and in the General Receipt Book for items (i) and possibly (h)

(11) FIRST RECORD

It will be found convenient in administration if one officer of the club only is responsible for the receipt and banking of all cash. Such an arrangement prevents overlapping and misunderstanding.

The steward, by reason of his constant attendance on the premises, is best situated to carry out this duty. At the close of the day, or certainly not later than early the next morning prior to the opening of the club, he should make up his day's takings, for which he will require the following additional forms, viz —

Daily Cash Takings Sheets (page 19).

Subscriptions Received Sheets (page 20).

The steward will first list on the Subscriptions Received Sheet the receipts of subscriptions, entrance fees, and payments for rules, as shown by the Subscription Receipt Books (including the British Legion), and will enter the total in the Daily Cash Takings Sheet.

He will record separately on the Daily Cash Takings Sheet any sundry special and rental items received, as appearing in the General Receipt Book.

If the automatic machines have been cleared he will have received with the cash a note of the amount due to the club. This sum will be duly entered in the Daily Cash Takings Sheet.

Sums from entertainments will have been handed to him by the responsible committee-man, supported by such documentary details as have been adopted by the committee, showing the amount received.

Billiards receipts will be recorded on the Billiards Sheets (any of the ordinary forms in general use in clubs) on which the games are booked.

Visitors' Fees, if any, will be as shown by the Visitors'

Date	28/12/27	29/12/27	30/12/27
	£ s d	£ s d	£ s d
Entrance Fees			
Subscriptions	1 6	4 6	7 -
Rules		9	
Bar	17 19 1	6 10 6	8 7 10
Games	3 -	2 6	4 -
Entertainments			3 7 6
British Legion—Entrance Fees			1 -
Subscriptions		9	3
Sundries—			
Visitors' Fees for Quarter		2 9 9	
Automatic Machines	2 10 5	1 15 3	
Lettings Ledger Accounts—	Folio		
Lawn Tennis Club	23	2 2 -	
Trades Council	19	2 6	
Rotary Club	57	10 -	
N C Union	40	2 6	
County Referees	56	3 -	
	£23 8 6		
		£11 10 6	
			£12 7 7
			12 7 7
			£47 6 7

Form 11 in by 8 in punched in left-hand margin for ordinary commercial "Arch" file

SUBSCRIPTIONS, ETC RECEIVED YEAR ENDED 31ST DECEMBER, 1927

Receipt No	Members No		Club						Legion		
			E F	Subsns			Rules		E F.	S	Subsns
1927 December		Brought forward	s 77	d -	£ 103	s. 12	d 7	s 44	d 3	s 61	d 3
1762	1442	A Arthur				9	9				
3	304	B Bernard									
4	1320	C Charles	1	-	103	14	1				
5	1570	D David				2	3		9		
6						2	3				
7	184	E Ernest	78	-	103	18	7	45	-		
8	793	F Franks				4	3			1	3
9	1559	G George					9				
	891	H Henry				1	6				
							6				
			78	-	104	5	7	45	-	62	276
		Carried forward									

Form 11 in by 8 in punched in left-hand margin for ordinary commercial "Arch" file

Book, though, if small, they may be held in hand and accounted for at regular intervals, less frequent than from day to day

The Bar figure will be the balance of cash takings

(iii) CHECK FOR ACCURACY.

Subscriptions, Entrance Fees, and Rules (a) to (c) Errors or failure to account for these will affect the individual member, and will give rise to inquiry

Bar (d) A regular monthly stocktaking should be carried out by an independent stocktaker employed by the club, and his report should be regularly seen and considered by the house committee. It may be here noted that records are no substitute for management. If the abuses to which clubs are so susceptible are to be avoided, the managerial duties devolving on members of the committee must be rigidly observed, and a regular and careful examination of the stocktaker's report is among those of the first importance

Billiards (e) The record of table bookings will show the amount due to be received under this heading

Entertainments (f) The Entertainments Committee should report to the main committee the result of their activities, and the honorary treasurer should see that the sums paid in agree with the records of the Entertainments Committee

Automatic Machines (g) The statement given by the owner's agent will vouch these items

Sundries (h) These are generally capable of specific identification

Receipts from Lettings (i). Accounts will be subject to supervision and inquiries will arise in respect of overdue accounts

Payments to Bank The treasurer should arrange with the bank to forward the Pass Book to him weekly under sealed cover, and check the amounts credited against the Cash Book entries raised from the steward's Daily Cash Takings Sheets.

(iv) SECONDARY BOOK-KEEPING OPERATIONS

Daily Cash Takings Sheet The totals will be recorded in the Cash Book under their respective headings Bankings will be shown as made

It will be found convenient to arrange that one day's takings appear on each line and the complete month on the one page

Members' Subscriptions These will require to be recorded in the Subscription Register (See p 29)

Special Items These may require to be credited in detail to the appropriate accounts in the General Ledger, the folio being shown on the Daily Cash Takings Sheet, or, as in the illustration, they may be summarized and dealt with in total on closing the books at the end of the year

Rents These will be credited in detail to the personal accounts in the Lettings Ledger, the folio being shown on the Daily Cash Takings Sheet See page 32 for details of this Ledger

Cash Book Credits—Expenditure.

The points for consideration here may be shortly summarized as—

- (i) Nature of payments
- (ii) Check for accuracy
- (iii) First record
- (iv) Secondary book-keeping operations.

(i) NATURE OF PAYMENTS

The payments to be made fall within the following groups—

Purchases on Refreshment Account, etc

Management expenses, etc.

Special payments

Accounts will normally be rendered monthly for goods supplied Management expenses will be payable monthly or quarterly by cash or cheque according to their nature

(ii) CHECK FOR ACCURACY

Accounts rendered by tradespeople and other creditors should be checked with the record of goods received where applicable, or otherwise examined, and approved for payment by the responsible sub-committee, endorsed to that effect, and passed to the honorary treasurer for payment

(iii) FIRST RECORD

The honorary treasurer will save himself much work if he is able to dispense with personal ledger accounts for trade creditors

In the case of accounts payable by cheque, the accounts having been duly approved, cheques will be drawn and attached to the respective accounts in readiness for signature at the next Finance Committee meeting

It will be found a convenient practice to arrange for the Finance Committee to meet, say, two days prior to the main committee, in order to consider the financial statement due to be laid before the main committee

This statement should be regularly and carefully prepared, and a standard routine should be adhered to in its preparation and in the payment of accounts

A statement in the form shown (page 24) will provide a continuous record for the committee and will constitute authority for the honorary treasurer for his disbursements

It should be a general principle that all payments are made, so far as possible, by crossed cheques—cheque forms with printed crossings being used.

Certain payments, chiefly wages and sundry small amounts, will be made in cash. Reference has already been made to cash floats established for this purpose. The Petty Cash Books should be opened with the floats allotted for such expenses. In the illustration separate floats are allotted to the steward and the honorary treasurer, and separate Petty Cash Books are kept

A cheque book containing uncrossed forms should be

MONTHLY REPORT OF FINANCE COMMITTEE

8TH FEBRUARY, 1927

To 31st January, 1927	£	s	d	£	s	d	£	s	d
Balance as per last Statement brought forward							536	5	4
Add Cash receipts—January							493	13	7
							1,029	18	11
Less Cheques approved at last meeting				472	8	5			
Petty Cash cheques for month to be approved	15	3	2						
	16	16	4						
	18	18	3						
	19	7	9						
	11	17	11	82	3	5	554	11	10
Balance as per Cash Book—31st January, 1927							£475	7	1
Balance as per Pass Book				465	3	6			
Add Amount not credited (31st Jan, 1927)				22	1	6			
				487	5	—			
				11	17	11			
Less Cheques not presented (P C)							£475	7	1

January Accounts for approval

British Brewery, Ltd	78	11	1			
Bottling Stores, Ltd	17	8	6			
Distillery Co, Ltd	69	19	10			
Mineral Water Co, Ltd	27	14	10			
Tobacco Distributors, Ltd	9	15	11			
A Baker	1	9	2			
B Butcher	15	—	—			
General Stores	25	6	—			
Dairy Company	2	16	10			
Telephone	3	6	5			
Coal and Coke Co	9	5	4			
Legion Press	10	—	7			
Ironmonger & Co	30	8	6			
Stocktaker	1	12	6			
Piano Tuning	1	18	—			
Xmas Bonus to Staff	7	—	—			
British Legion	6	1	2			
Performing Rights Society	5	5	—			
				£322	19	8
Approve transfer to Deposit Account				£100	—	—

kept solely for petty cash drawings. Each week the Petty Cash Books should be totalled and a cheque drawn for the exact amount expended during the previous week, and the cash floats thus restored to the standard amount

A general authority for the drawing of this weekly reimbursement cheque should be originally given by the main committee, as the amounts will be due to be drawn in advance of the approval of the Finance Committee's report. The amount authorized should be restricted to, say, £25 weekly or such sum as experience shows will cover normal requirements. The amounts so drawn should be duly approved with the financial report at the next main committee meeting.

As soon as the approval of the main committee has been received, the cheques can be entered in the Cash Book and dispatched, the payments being extended to the appropriate columns. The petty cash cheques for the month may have been entered as drawn, but here the extension should not be made until the last cheque for the month has been entered. The total petty cash expended during the month, as shown by the Petty Cash Books, and which will agree with the total of the cheques drawn, may be extended to the appropriate columns, and no further entries are necessary in respect of these disbursements.

(iv) SECONDARY BOOK-KEEPING OPERATIONS.

Special payments will require to be posted in detail to the debit of the appropriate accounts in the General Ledger.

Subsidiary Matters.

General Progress The monthly accounts will be paid in the month succeeding that to which the charge relates. If these payments are entered in the Cash Book on the page opposite to the takings of the previous month, a

MENTS

Billiards and Games			Newspapers, etc			Salaries and Wages			Rent, Rates, Taxes, Insurance, Telephone			Coal, Gas, Electric Light			Printing, Stationery and Postages			Repairs and Renewals			General Expenses			Entertainments		
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
						12	-	-																		
																							</			

comparison of the totals of the two sides of the Cash Book folio will give a rough indication of the trading results from the beginning of the financial year up to the end of any given month

Vouchers for Payments The entries on the payments side of the Cash Book should be numbered consecutively in pencil. Upon the receipted account being returned by the payee, the number can be inked in and the account correspondingly numbered and filed in its proper order in readiness for audit.

Payments for which vouchers have not been received will be readily indicated by any number not inked in, and the matter should be followed up.

Separate files should be kept for the two sets of petty cash vouchers, these being numbered independently from one another and from the main Cash Book vouchers.

Pass Book The payments into the bank will have been checked with the Pass Book weekly, and the petty cash and monthly cheques should be duly checked off, and a reconciliation statement prepared for inclusion in the monthly financial statement.

The foregoing Cash Book details will cover the greater part of the routine work devolving upon the honorary treasurer during the year.

Certain other subsidiary matters call for further consideration. These are members' subscriptions and charges for lettings.

Members' Subscription Register.

The keeping of a Subscription Register, as every honorary secretary and honorary treasurer knows, entails voluminous detailed entries. From experience in this matter, it is strongly recommended that the Members' Subscription Register be kept in card index form. A convenient form of card is illustrated opposite.

The daily record of subscriptions received will require to be transferred to the cards. The method is indicated in the illustration.

"A" MEMBERS' REGISTER CARD

		5 Market Square		London		(A) Legion	
		No 1660		E F Rules		1s 1s	
		Date of Entry 27/11/27					
		1927		1928			
		Sub Due		Cash		Cash	
b/f							
January	6						
February	6						
March	6						
April	6						
May	6						
June	6						
c/d							
b/d							
July	6						
August	6						
September	6						
October	6						
November	6						
December	6						
c/f							
	1		1				

Cards 5 in by 3 in printed on reverse side for two further years Filed in alphabetical order Different coloured cards for "A" and "B" members

Note The Application Forms duly numbered and filed will provide a numerical index to members

"B" MEMBERS' REGISTER CARD

		31 High Street		London		(B) Non-Legions	
		No 184		E F Rules		1s 1s	
		Date of Entry 6/10/21					
		1927		1928			
		Sub Due		Cash		Cash	
b/f							
January							
February							
March							
April							
May							
June							
c/d							
b/d							
July							
August							
September							
October							
November							
December							
c/f							

Record Sheets for posting in the club can, if desired, be marked up from the Subscriptions Received Sheets. A monthly examination of these record sheets or of the cards will be sufficient to keep track of arrears.

Rents and Lettings.

Bookings for rooms should be entered at once in a diary kept solely for this purpose. This will prevent overlapping and serve as a guide to the steward in preparing rooms.

As the due dates arrive bills will be rendered. These bills should be entered in a Lettings Day Book (page 31).

The name and amount will be sufficient, as details will be given in the diary and/or in the duplicate copy of the bill rendered. The individual items should be debited to the accounts of the parties concerned in the Lettings Ledger. The United Services Fund Ledger can be readily adapted for this purpose (page 32).

The total lettings will require to be credited to the Rents Receivable Account in the General Ledger. The cash receipts from bills paid, as recorded on the Daily Cash Takings sheets will be credited in detail to the respective personal accounts in the Lettings Ledger. (See also page 22.)

Sectional Balancing.

A very useful extension of the book-keeping principle can be introduced by opening a Lettings Ledger Control Account in the General Ledger. The total of lettings charges as shown by the Lettings Day Book will be debited to this account, and the total cash shown as received in the Cash Book on account of lettings (which need only be actually *posted* at the end of the year) being deducted from the total to be debited will give a figure equivalent to the total balances outstanding on the Lettings Ledger at any given time.

LETTINGS DAY BOOK

Folio 1

Date	Invoice No	Name	Ledger Folio						
1927 Jan 1 4	308 309 310	Lawn Tennis Club Beekeepers' Association Citizens' Union	23 34 40	£ 2	s 12 5 10	d 6 — 6	£	s	d
Folio 3									
31 Feb 1	341 342 343	Cricket Conference C M S Trades Council	27 38 19	—	5 10 3	— 6 6	59	11	7
Folio 14									
(Dec) 29	561 562 563	Referees' Association Rotary Club Social Club	56 57 51	3	5 10 13	— — 6	62	—	10
							£474	3	6
							GL	12	

LETTINGS LEDGER

LAWN TENNIS CLUB

Account No 23

		D B 1	£ s d	1927 Jan 1		b/f	£ s d
1927 Jan 1	To Hire of Hall for Dance	D B 1	2 12 6		By Balance (Deposit)		2 10 6
Dec 20	" Hire of Hall for Dance	D B 14	2 12 6	7	" Cash	D C S	2 2 -
26	" Hire of Chaus	D B 14	5 -	Nov 30	" Cash (Deposit)	D C S	10 6
				Dec 28	" Cash	D C S	2 2 -
					" Balance	c/d	5 -
			£ 5 10 -				£ 5 10 -
1928 Jan 1	To Balance	b/d	5 -				

A little additional skill is required in the management of a control account of this kind, but it has advantages as an aid to balancing which render its adoption desirable. The account is included in summary form in the General Ledger Accounts illustrated.

CHAPTER IV

ANNUAL BALANCING AND ACCOUNTS

SOME measure of book-keeping skill is necessary in drawing the totals together and in preparing the accounts and closing the books. The following suggestions are made on the assumption that such familiarity with book-keeping principles is available, as certain short cuts are adopted which will materially reduce the clerical labour involved in preparing the accounts. They will also give, at the same time without extensive additional work, such figures as are required for the Return to the Registrar.

At the 31st December the cash takings for the month and the petty cash expenditure for December will have been entered as part of the normal current work, and the totals of the Cash Book should be inserted at this point (See C B , folio 13)

In addition to the foregoing, the accounts payable in respect of December purchases and expenses will be outstanding and must be introduced. Certain other accounts relating to the New Year will also have been received.

These outstanding accounts, which will have been approved in the ordinary manner, should be sorted as between those relating to trading and expenses in respect of the *current* year and those in respect of the *coming* year. The former only should now be entered, the final totals completed, and the Cash Book balanced. (See C B , folio 14)

The remaining accounts due for payment this month, being those relating to the New Year, will be entered after the final balancing has been completed, as the first items in the new period. (See also Chapter II, C.B , folio 2)

Trial Balance.

All the detailed postings, including the totals of the Cash Book columns, having been completed to this point,

FIRST TRIAL BALANCE

31st December, 1927

		Dr			Cr		
Ledger A/c No		£	s	d	£	s	d
1	Share Capital					18	3
2	5% Loan Stock					155	—
3	Interest on Loan Stock			6	17	6	—
4	United Services Fund					900	—
5	Leasehold Premises			1,548	18	5	—
6	Adaptation of Premises			347	—	—	—
7	Furniture & Fittings			988	10	6	—
8	Depreciation Account—						
	Leasehold Premises					579	11
	Adaptations					92	1
	Furniture					377	10
9	Suspense Account—						
	Deposit	1	—	—			
	Rates in advance	25	—	—	26	—	—
10	Cash Floats				40	—	—
11	Lettings Ledger Balances				37	7	6
12	Rents Receivable					3	2
13	British Legion Branch					473	15
14	Subscriptions					9	6
15	Children's Party Fund					109	19
16	Bar Account					54	5
17	Income and Expenditure					1,137	9
	Account—Trading				1,160	13	4
18	Income and Expenditure						
	Account—Appropriations					65	4
19	General Reserve Account					1,200	—
20	Deposit Account				900	—	—
C B							
14	Balance on Current A/c—						
	As per Cash Book	120	1	8			
	Add Accounts entered but						
	not paid—Final C B						
	Total £4,870		12	6			
	Less Total to						
	31 Dec, '27 4,470		15	11			
		399	16	7			
	Accounts not paid as						
	above—						
	For Refreshments	280	18	3			
	„ Management Expenses	118	18	4			
						399	16
							7
					£5,575	5	6
					£5,575	5	6

a Trial Balance may be extracted at this stage and will appear as given on page 35

Apportionments.

Practically the only apportionments necessary will be for Rates and Loan Stock Interest Unless there is any radical change they will be off-set by the reserves brought forward from the previous year If there is any special change the simplest course is to deal with them through the medium of a ledger account In the illustration, in the case of Loan Stock Interest, the postings are made through a ledger account, while the apportionment for three months' rates paid in advance appears in the Suspense Account as unchanged from the previous year

Additional Schedules.

Additional schedules will be required of the balances on the members' subscriptions cards and of the Lettings Ledger balances, the total of which will agree with the balance on the Lettings Ledger Control Account The open accounts in the Lettings Ledger should be ruled off and the balances brought down as shown in the example on page 32 The schedule of the Lettings Ledger balances is a simple list and is not illustrated. No further figures arise in connection with the Lettings Ledger unless a reserve is required for bad debts, or any accounts are to be written off as irrecoverable Unless large figures are involved, it is suggested that reserves should not be introduced, as leading to unnecessary complications, and that irrecoverable balances be dealt with as debits to the Rents Receivable Account.

Members' Balances.

A summary of the members' cards should be prepared in the form given opposite

This is the most lengthy task arising in the work, but a

MEMBERS' BALANCES

31st December, 1927

Sheet 1

No		Owing			In Advance			
		£	s	d	£	s	d	
A	1344							Lapsed
	1473	-	-	-	-	-	-	
	631	-	-	-	-	-	-	
	469	-	-	-	-	-	-	
	1486	-	-	-	-	1	6	
	1272	-	-	9	-	-	-	
B	1445	-	-	-	-	-	-	Lapsed
	94	-	-	-	-	4	6	
	508	-	1	6				
	901							

Sheet 10

(W) 1249		-	-	-	-	2	3	
Y 665		-	-	9	-	-	-	
1484		-	-	-	-	-	-	
Sheet 1	21	-	6	9	-	6	9	
	38	-	3	-	-	8	3	3
	2 38	-	2	-	-	5	3	4
	3 38	-	1	6	-	4	9	6
	4 38	-	8	-	-	7	-	7
	5 38	-	12	-	1	2	3	5
	6 38	-	18	9	1	9	3	4
	7 38	-	9	-	-	4	6	5
	8 38	-	2	3	2	17	3	5
	9 38	-	4	6	-	2	3	6
363		£3	7	9	£7	7	6	45

45 Deduct Lapsed Members

318 Total Membership

39

Folio 13

Sundries			Children's Party Fund			British Legion			Machines			Lettings Ledger			Daily Total			Paid to Bank		
						E Fees	Subscriptions													
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
21	5	7	57	12	11	2	14	-	12	12	6	114	3	10	412	4	2	4366	9	11

[illegible][illegible]

PAY

Date	PARTICULARS	Voucher Number	Paid by Cheque			Bar			Billiards and Games		
			£	s	d	£	s	d	£	s	d
1927		b/f	44	18	11	23	7	8	8	10	2
Dec 5	P C Treasurer	£12 10 -									
	Steward	2 1 3	PCB	14	11 3						
12	do	11 8 -									
		16 10	PCB	12	4 10						
19	do	11 10 -									
		1 17 6	PCB	13	7 6						
26	do	11 1 -									
		1 9 5	PCB	12	10 5						
	Treasurer for month per		PCB								
	Steward for month per		PCB								
						4	16	-			
	Balance	Dr £4990 14 2	44	70	15 11	23	83	7 2	8	10	2
		Cr 4470 15 11									
	31st Dec, 1927	£519 18 3									
1928	December Accounts—										
Jan 10	British Brewery, Ltd		10	2	17 6	10	2	17 6			
	Bottling Stores, Ltd		26	3	6	26	3	6			
	Distillery Co, Ltd		78	11	11	78	11	11			
	Mineral Water Co, Ltd		24	8	6	24	8	6			
	Tobacco Distributors, Ltd		5	8	4	5	8	4			
	A Baker		18	11		18	11				
	General Stores		39	18	3	36	19	2			
	B Butcher		5	-	6	5	-	6			
	Dairy Company			9	11		9	11			
	Coal and Coke Co		4	-	-						
	Rent	£56 5 -									
	Less Income-tax	45 - -									
	Income-tax, Schedule A—		11	5	-						
	Club	£45 - -									
	Extensions	4 10 -	49	10	-						
	Water Board		2	14	6						
	Gas Company		4	1	2						
	Electricity		42	16	1						
	Stocktaker		1	12	6						
		c/f	48	70	12 6	26	64	5 5	8	10	2

TREASURER'S CASH BOOK

RECE

Date		Shares			Subscriptions			Rules and Papers			Bar Receipts			Billiards and Games		
1927 Dec 31	Brought forward	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
	Deduct amounts set off per contra—	3	18	—	104	5	7	2	5	—	3907	1	9	95	18	2
	'Phone receipts															
	Charity Fete															
	Entertainments															
	Billiards													8	10	2
		3	18	—	104	5	7	2	5	—	3907	1	9	87	8	—
		GL	1		GL	14		GL	17		GL	16		GL	17	

MENTS

Folio 14

Salaries and Wages			Rent, Rates, Taxes, Insurance, Telephone			Coal, Gas, Electric Light			Printing, Stationery, and Postages			Repairs and Renewals			General Expenses			Entertainments			General Ledger Accounts		
£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d	£	s	d
624	4	9	378	13	6	214	3	8	28	17	1	82	2	-	67	4	4	50	14	8	731	6	5
			4	7	4													50	14	8	5	5	6
624	4	9	374	6	2	214	3	8	28	17	1	82	2	-	67	4	4	-	-	-	726	-	11
GL	17		GL	17		GL	17		GL	17		GL	17		GL	17	18	CB	contra		Detailed	postings	to GL
Rent Rates Club Tax, etc			225	-	-							Audit Stk-tkg Charities Sundries			7	7	-	C P Dep B Lgn Loan Stk Loan Int Fur	ty it		56	18	-
			149	6	2										19	10	-				600	-	-
															5	4	-				13	12	9
															35	3	4				20	-	-
																					8	6	8
																					27	3	6
			374	6	2										67	4	4				726	-	11
-	-	-	58	10	-	58	11	3	-	-	-	82	15	6	3	2	6	-	-	-	-	-	-
624	4	9	317	18	6	160	11	11	28	17	1	82	2	-	65	11	10	50	14	8	731	6	5
624	4	9	376	8	6	219	3	2	28	17	1	82	17	6	68	14	4	50	14	8	731	6	5
Rent Rates etc			225	-	-				133	11	-	Charities Sundries			5	4	-						
			151	8	6	Sundries			† 63	10	4				† 63	10	4						
			376	8	6	Total Management			£ 1395	1	4				68	14	4						

detailed examination of the cards is of definite informative value.

The total membership can be checked against the Share Capital Account, and the cards of members lapsed under the rules can be removed from the "live" file. The figure of forfeited shares will be ascertained and also the total subscriptions in arrear and in advance.

Stocks, etc.

The Stock will have been valued by the professional stock-taker, and this figure, the subscription balances, and the apportionments and adjustments above referred to, will require to be introduced into the Trial Balance figures on preparing the accounts. The allocation for depreciation will also require to be made. These amounts may be introduced into the General Ledger Accounts in the manner shown, preserving the double entry as indicated on page 47.

Closing Entries.

The balances may now be transferred to the Income and Expenditure Account or brought down as Balance Sheet figures, according to their nature.

The entries to close the books will be made in the process of the work. The treatment of the various items is shown in the General Ledger Accounts illustrated, the closing entries being in italics.

The open balances brought down for inclusion in the Balance Sheet will appear in Trial Balance form as shown on page 48.

Annual Return.

The preparation of the Annual Accounts, in the form prescribed in the Annual Return required by the Registrar, can now be readily completed from the books. A comparison of the Return with Accounts Nos 16, 17, and 18 of the General Ledger and with the closing Trial

RESERVES AND APPORTIONMENTS

31st December, 1927

		Dr			Cr		
Led folio		£	s	d	£	s	d
16	Stock (Balance brought forward 1st Jan, 1928)						
	<i>Dr</i>	113	18	5			
16	To Bar Account				113	18	5
	Value of Stock at 31st Dec, 1927						
14	Subscriptions						
	<i>Dr</i>	7	7	6			
14	To Members in advance (Balance brought forward 1st Jan, 1928)				7	7	6
14	Members in arrears (Balance brought forward 1st Jan, 1928)						
	<i>Dr</i>	3	7	9			
14	To Subscriptions				3	7	9
3	Loan Stock Interest						
	<i>Dr</i>	1	5	10			
3	To Sundry Creditors (Balance brought forward 1st Jan, 1928						
	Two months Interest accrued at 5% p a on £155)				1	5	10
1	Share Capital						
	<i>Dr</i>	2	5	—			
18	To Income and Expenditure Account						
	45 Shares forfeited				2	5	—
17	Income and Expenditure Account						
	<i>Dr</i>	235	2	4			
8	To Depreciation Account—						
	<i>Additions to Premises</i>						
	Being 10% of Cost based on term of Building Licence for semi-permanent structure				154	17	10
	<i>Adaptation of Premises</i>						
	Being 7½% p a on written-down value in accordance with Rules				19	2	6
	<i>Furniture and Fittings</i>						
	Being 10% p a on written-down value in accordance with Rules				61	2	—
		£363	6	10	£363	6	10

CLOSING TRIAL BALANCE

31st December, 1927

(Accounts for Balance Sheet)
(Statement III, Annual Return)

		Dr			Cr		
Ledger A/c No		£	s	d	£	s	d
1	Share Capital					15	18 -
2	5% Loan Stock	155	-	-			
3	Interest on Loan Stock	1	5	10			
						156	5 10
4	United Services Fund					900	- -
5	Leasehold Premises	1,548	18	5			
6	Adaptation of Premises	347	-	-			
					1,895	18	5
7	Furniture & Fittings				988	10	6
8	Depreciation Account— Leasehold Premises Adaptations	734	9	6			
		111	3	6			
						845	13 -
9	Furniture & Fittings Suspense Account— Deposit					438	12 4
	Rates in advance				1	-	-
10	Cash Floats— Hon Treasurer Petty Cash Steward Petty Cash Steward Bar Tills				25	-	-
					20	-	-
		5	-	-			
		15	-	-			
					20	-	-
11	Lettings Ledger Balances				37	7	6
13	British Legion Branch						
14	Subscriptions					3	7 9
15	Children's Party Fund						
16	Bar Account, Stock on hand					54	5 -
18	Income and Expenditure Account				113	18	5
19	General Reserve Fund						
20	Deposit Account	900	-	-			
						94	13 2
Cash Book	Current Account	519	18	3		1,600	- -
	Accounts owing (as per Cash Book— For Refreshments For Management Ex- penses				1,419	18	3
		280	18	3			
		118	18	4			
						399	16 7
					£4,525	- 10	£4,525 - 10

II. (A)—REFRESHMENTS ACCOUNT

Refreshments purchased	£ 2,664	s 6	d 6	Refreshments supplied	£ 3,907	s 1	d 9
Value of Stock of Refreshments, etc , at beginning of year	105	6	7	Dividends on Purchases			
Balance—Gross Profit to Account II (B)	1,251	8	2	Discounts on Purchases			
				Value of Stock of Refreshments, etc , at end of year, as per Balance Sheet (III)	113	18	5
				Balance—Gross Loss to Account II (B)			
Total	£4,021	—	2	Total	£4,021	—	2

II. (B)—PROFIT AND LOSS ACCOUNT

EXPENDITURE				INCOME			
£	s	d		£	s	d	
Gross Loss from Account II (A)				Gross Profit from Account II (A)			
Purchases of Games, Utensils, etc., which it is not desired to include as Assets in the Balance Sheet (III)	62	4	9	Games	87	8	2
Entertainments				Entertainments	7	12	4
Newspapers, Periodicals, etc				Newspapers, Periodicals, etc			
Expenses of Management—				Interest on Current Account with Bank			
Salaries and Wages	7	7	—	Rents from sub-letting	473	15	—
Fees for Audit (not to include accounting charges)	225	—	—	Donations and Subscriptions	105	19	4
Rent	149	6	2	Fees and Fines	3	1	9
Rates, Taxes, and Insurances	28	17	1	Rules and Pass or Contribution Books	2	5	—
Printing, Postage, and Stationery	214	3	8	Interest and Profits on Investments	18	14	5
Coal, Gas, and Electric Light	32	2	—				
Repairs							
Other Management Expenses	19	10	—				
Stockmaking	25	3	4				
Sundries							
Total	1,385	14	—				

[illegible]

Balance will illustrate Accounts II (A), II (B), and II (C), and Account III. (See pp. 49, 50/51, 53 and 54/55.)

In addition to the Profit and Loss Accounts and Balance Sheet, a Cash Account (Account I of the Return) must also be included (See pp 56 and 57)

The cash figures can be obtained from the Cash Book with very little trouble. On the receipts side the totals are as shown at the end of the year with the exception of the sundries items, which will require to be analysed. This can be done with very little expenditure of time.

On the payments side it will be necessary to add the amount of the outstanding accounts at the beginning of the year included in the previous year's working, to the total payments actually made to 31st December, and conversely to exclude the payments made after the 31st December in respect of accounts outstanding but not paid until after the Balance Sheet date (See the Cash Account Summary, C B , folio 14)

It should be noted that the bank balance is the actual figure at 31st December, and that the accounts paid in January are liabilities at 31st December, and must be shown as such

It may also be noted that at the end of the following year (1928), the cash payments to be brought forward from the previous year (1927) for inclusion in the Cash Account for 1928, will be the difference between the final total and the intermediate total at 31st December

Variations.

Many detailed variations may arise with different clubs in actual practice, and it is impossible to incorporate all such in one set of examples, but it is hoped sufficient detail has been introduced to cover the principle involved in dealing with most matters not specifically illustrated

For example, surplus profits may be invested in the purchase of the club buildings or in interior developments of a capital nature or in a variety of other ways. The

II. (C)—APPLICATION OF PROFIT

	£	s	d		£	s	d
Balance of Loss brought forward from last year				Balance of Profit brought forward from last year	70	8	8
Balance of Loss, from Account II (B)				Balance of Profit, from Account II (B)	427	3	6
Interest on Shares				Forfeited Shares	2	5	—
Subscriptions to Charitable and other Objects				Appropriations from—			
Appropriations to—				Reserve Fund			
Reserve Fund				_____Fund			
_____General_____Fund	400	—	—				
Other applications (to be specified)—							
Profit unappropriated and carried to next year, as per Balance Sheet (III)	94	13	2	Balance of Loss carried to next year, as per Balance Sheet (III)			
Total	£499	17	2	Total	£499	17	2

III. BALANCE

CAPITAL AND LIABILITIES			£	s	d
Share Capital—					
Amount issued					
Amount paid up				16	18
Due to Creditors for Loans and Interest, viz —					
Deposits	£	s	d		
Mortgages on Club Premises					
Loan Stock	186	5	10		
Other Loans					
Bankers' Overdrafts					
Total				186	5 10
Other Liabilities, viz —					
Balance due to Treasurer (or other Officer), as per Account I					
Guarantee Deposits					
*Suspense Account—					
United Services Fund	900	—	—		
Amount owing by Society—					
For Refreshments	280	18	3		
For Management Expenses	118	18	4		
For—					
Subscriptions in advance	7	7	6		
British Legion	9	6	11		
Children's Party Fund	54	5	—		
Lettings in advance	3	2	6		
Total				1,373	18 6
Balances of Profit and Reserve, viz —					
Balance of Profit unappropriated and carried to next year, as per Account II (C)	94	13	2		
Reserve Funds, viz —					
General Fund	1,600	—	—		
Fund					
Fund					
Total				1,694	13 2
Total				£3,240	15 6

State here Total amount invested in other registered Industrial and Provident Societies including cash
 * The following statement may be completed as an alternative to the treatment provided for in the
 Trustees out of the United Services Fund and expended on behalf of the Society in—
 tutes a charge upon the Society's assets

Signature of Secretary _____ Address _____

The undersigned, being a Public Auditor appointed by H M Treasury, having had access to all the
 Return, and verified the same with the Books, Deeds, Documents, Accounts and Vouchers relating
 to a Special Report dated the _____ day of _____] †
 Signature _____

Date of completion of audit _____ 193

† If no Special Report is made, the words in brackets should be struck out The Auditor must
 once with law A copy of the Special Report must be sent to the Registrar with this Return

The Address to which Rules, Returns and other Documents should be sent is as follows—
 England & Wales. Registry of Friendly Societies, Central Office, 17 North Audley Street, L.C.R. 600, W. 1

SHEET

ASSETS, ETC		£	s	d
Value of Stock of Refreshments, etc., as per Account II (A)			113	18 5
Value of Club Premises		£	s	d
Cost Value	1,895	18	5	
Depreciation	845	13	—	
			1 050	5 5
Value of Furniture and Fittings—				
Cost Value	988	10	6	
Depreciation	438	12	4	
			549	18 2
Value of Games, etc.				
Investments, viz.—				
Land and Buildings				
Mortgages				
Industrial and Provident Societies—				
Shares				
Loans and Deposits				
Other Securities (to be specified)—				
Shares—	State Nominal Value of Stocks, etc			
Loans, etc				
	Total			
Other Assets, viz.—				
Cash on Current and Deposit Accounts—				
in C W S Bank				
in ———— Bank	1 419	18	3	
in hand of Treasurer	20	—	—	
“ “ Secretary				
“ “ Steward	20	—	—	
Total Cash in hand and at Bank, as per Account I	1,459	18	3	
Amount owing by Members for (to be specified)—				
Subscriptions in arrear	3	7	9	
Expenses prepaid	28	—	—	
Other Assets (to be specified)—				
Lettings	37	7	6	
Deposits	1	—	—	
	Total		1,526	13 6
Balance of Loss carried to next Year, as per Account (C)				
	Total		£3 240	15 6

Balance at C W S Bank £———
 Return, viz.—CONTINGENT LIABILITY—An amount of £——— has been received by
 Under the terms of the deeds governing such advances, the amount, in certain contingencies, consti

Signature of Chairman——— Address———

Books, Deeds, Documents and Accounts of the Society, and having examined the foregoing Annual
 thereto, now signs the same as found to be correct, duly vouched and in accordance with law [subject

Address———

make a Special Report if in any respect the Annual Return is incorrect, unvouched, or not in accord-

I. CASH ACCOUNT

Dr

Cr

RECEIPTS		PAYMENTS	
	£ s d		£ s d
Share Contributions		Share Capital	
Deposits	3 18 -	Deposits	
Mortgages on Club Premises		Mortgages on Club Premises	
Loan Stock		Loan Stock	20 -
Other Loans		Other Loans	
Officers', etc , Guarantee Deposits		Officers', etc , Guarantee Deposits Repaid .	
United Services Fund		Purchases---	
Furniture and Fittings Sold		Club Premises	
Games, etc , Sold		Furniture and Fittings	
Investments realized (to be specified)---		Games, Utensils, etc	
		Total	27 3 6
		Investments (to be specified)---	
Refreshments	3,907 1 9		
Dividends on Purchases			
Games	95 18 2		
Entertainments	58 7 -	Refreshments	2,679 12 3

Newspapers, Periodicals, etc	104	5	7	Entertainments	60	14	3
Donations and Subscriptions	3	1	9	Newspapers, Periodicals, etc	19	3	10
Fees and Fines	2	5	-	Expenses of Management	1,395	1	4
Rules and Pass or Contribution Books	18	14	5	Interest on Shares, Deposits, etc	8	6	8
Interest and Profits on Investments				Subscriptions to Charitable and other objects	5	4	-
Interest on Bank Current Account				Other Payments (to be specified)—			
Other Receipts (to be specified)—				—Games—upkeep	11	19	5
—Telephone	4	7	4	—Charity Fund	5	5	6
—Charity Fund	5	5	6	—Children's Party Fund	56	18	-
—Children's Party Fund	66	7	3	—British Legion	13	12	9
—British Legion	16	18	6				
—Machines	126	9	8				
—Lettings	403	15	4				
TOTAL RECEIPTS	4,876	15	3	TOTAL PAYMENTS	4,293	2	4
Balance due to Bankers on Overdraft at end of year, as per Balance Sheet III				Balance due to Bankers on Overdraft at beginning of year			
Balance due to Treasurer (or other Officer) at end of year, as per Balance Sheet III				Balance due to Treasurer (or other Officer) at begin- ning of year			
Balance of Cash in Hand and at Bank at beginning of year	876	5	4	Balance of Cash in Hand and at Bank at end of year, as per Balance Sheet III	1,469	18	3
Total	£5,753	-	7	Total	£5,753	-	7

club may have mortgages to redeem and appropriate its surplus to a Special Reserve Account for this purpose, with a corresponding Sinking Fund investment. Again, its trading account may show other or wider activities, but however this may be the forms and books illustrated should, in the main, be adequate to meet the case.

APPENDIX
GENERAL LEDGER ACCOUNTS

SHARE CAPITAL

ACCOUNT No

1927 Dec 31	To Income and Expenditure Account, being 45 Shares forfeited .. Balance, being 318 Shares of 1s each	GL 19 c/d	£	s	d	By Balance brought forward, being 285 Shares of 1s each .. Cash, 78 New Members By Balance	CB 14 b/d	£	s	d
			2	5	—			14	5	—
			15	18	—			3	18	—
			£18	3	—			£18	3	—
						1928 Jan 1		15	18	—

FIVE PER CENT LOAN STOCK

ACCOUNT No 2

1927 Apr 30 Aug 31 Dec 31	To Cash Loan Stock redeemed .. Cash Loan Stock redeemed .. Balance	CB 5 CB 9 c/d	£	s	d	By Balance brought forward By Balance	b/d	£	s	d
			15	—	—			175	—	—
			5	—	—					
			155	—	—			£175	—	—
			£175	—	—	1928 Jan 1		155	—	—

LEASEHOLD PREMISES				ACCOUNT No 5			
1927 Jan 1	To Balance brought forward being expenditure on extensions to Buildings to date	£	s	d			
		1548	18	5			

ADAPTATION OF PREMISES					ACCOUNT No 6				
1927 Jan 1	To Balance brought forward being expenditure on alterations to date	£		s d					
		347		-		-			

FURNITURE AND FITTINGS

ACCOUNT No 7

	1927 Jan 1	To Balance brought forward being expenditure to date	£ s d		1927 Dec 31	By Balance	£ s d	
			£	s			£	s
July 12		CB 8	21	2			961	7
Sept 13		CB 10	6	1			27	3
							£988	10
1928 Jan 1		To Balance	b/d				988	10

DEPRECIATION ACCOUNT

ACCOUNT No 8

	1927 Jan 1	By Balance brought forward, being Appropriations to date	Building Exten- sions 10% of cost p a		Adapta- tions 7½% p a		Furni- ture 10% p a	
			£	s	£	s	£	s
			579	11	8	92	1	377
1927 Dec 31		" Income and Expenditure Account, Appropriations for year	154	17	10	19	2	61
		GL 17	734	9	6	111	3	438

SUSPENSE ACCOUNT

ACCOUNT No 9

1927 Jan 1	To Balance brought forward— Rates paid in advance Telephone Deposit .	£		s		d		£		s		d					
		£	s	d	£	s	d	£	s	d	£	s	d				
		25	—	—													
		1	—	—				26	—	—							

CASH FLOATS

ACCOUNT No 10

1927 Jan 1	To Balances brought forward— Petty Cash— Hon Treasurer Steward Bar Tills	£		s		d		£		s		d					
		£	s	d	£	s	d	£	s	d	£	s	d				
		20	—	—													
		5	—	—													
		15	—	—				40	—	—							

LETTINGS LEDGER ACCOUNT

ACCOUNT NO 11

[illegible]

RENTS RECEIVABLE ACCOUNT

ACCOUNT No 12

[illegible]

LOCAL BRANCH BRITISH LEGION

ACCOUNT No 13

1927 Jan 11	To Cash, in Settlement to 31st Dec. 1926	CB 2	£	s	d	1927 Dec 31	By Balance brought forward	£	s	d	£	s	d
July 11	" Cash, in Settlement to 30th June, 1927	CB 8	7	11	7		" Cash Receipts— Entrance Fees				6	1	2
Dec 31	" Balance	c/d	9	6	11		Subscriptions	CB 14 CB 14	3	2			
			£22	19	8	1928 Jan 1	By Balance	b/d			16	18	6
											£22	19	8
											9	6	11

SUBSCRIPTIONS

ACCOUNT No 14

1927 Jan 1	To Balance brought forward, Sub- scriptions in arrear	GL 17	£	s	d	1927 Jan 1	By Balance brought forward, Sub- scriptions in advance	£	s	d	£	s	d
Dec 31	" Income and Expenditure Account	c/d	4	2	3	Dec 31	" Cash Receipts				9	15	9
	" Balance, Subscriptions in advance		105	19	4		" Balance, Subscriptions in arrears	CB 14 c/d			104	5	7
			£117	9	1						3	7	9
1928 Jan 1	To Balance	b/d	3	7	9	1928 Jan 1	By Balance	b/d			£117	9	1
											7	7	6

CHILDREN'S PARTY FUND

ACCOUNT No 15

1927 Jan 11 Sept 13 Dec 31	To Cash, Accounts for 'Xmas Party " Cash, Accounts for Summer Party " <i>Balance</i>	CB 2 CB 10 c/d	1927		By Balance brought forward " Cash Receipts	CB 14	1928		By Balance	b/d
			£	s d			Jan 1	Dec 31		
			£ 39 17 6 1/2	8 4 8			1927 Jan 1	1927 Dec 31		£ 44 15 9 7 3
			£ 111 3	3			1928 Jan 1			£ 111 3
										£ 54 6

BAR ACCOUNT

ACCOUNT No 16

ACCOUNT II (A)—ANNUAL RETURN

1927 Jan 1 Dec 31	To Balance brought forward, Stock on hand " Purchases during year as per Cash Book " <i>Income and Expenditure Account, Gross Profit</i>	CB 14 GL 17	1927		By Cash Receipts " <i>Balance—Stock on hand</i>	CB 14 c/d	1928		By Balance	b/d
			£	s d			Jan 1	Dec 31		
			£ 105 2664 1251	6 7 5 8 2			1927 Jan 1	1927 Dec 31		£ 3907 113 18 5
			£ 4021	2			1928 Jan 1			£ 4021
										£ 113 18 5

INCOME AND EXPENDITURE

ACCOUNT II (B)

1927 Dec 31			£	s	d	£	s	d
	To Cash Payments—							
	Newspapers	CB 14				20	10	6
	Salaries and Wages	CB 14	624	4	9			
	Audit Fee	CB 14	7	7	—			
	Rent	CB 14	225	—	—			
	Rates, Taxes, Insurance, and 'Phone	CB 14	149	6	2			
	Printing, Stationery, and Postage	CB 14	28	17	1			
	Coal, Gas, and Electricity	CB 14	214	3	8			
	Repairs	CB 14	82	2	—			
	Stocktaking Fees	CB 14	19	10	—			
	Sundry Expenses	CB 14	35	3	4	1,385	14	—
	„ Depreciation—							
	<i>Club Premises—Extensions</i>	GL 8	154	17	10			
	<i>Adaptations</i>	GL 8	19	2	6			
	<i>Furniture and Fittings</i>	GL 8	61	2	—	235	2	4
	„ <i>Interest on Loan Stock</i>	GL 3				8	3	4
	„ <i>Balance—Profit carried to Income and Expenditure Account—Appropriations</i>	GL 18				427	3	6
						£2,076	13	8

INCOME AND EXPENDITURE ACCOUNT—APPROPRIATIONS

ACCOUNT II (C) ANNUAL RETURN

1927 Dec 31	To Charities as per Cash Book .. General Reserve Fund, Appropriation of Profit .. Balance	CB 14 GL 19 c/d	1927			By Balance brought forward .. Balance from I & E A/c .. Trading .. Share Capital Account, Forfeited Shares	GL 17 GL 1	1928		By Balance	b/d	1928	
			£	s	d			Jan 1 Dec 31	Jan 1			£	s d
			400	—	—							70	8 8
			94	13	2							487	3 6
			£499	17	2							£499	17 2
												94	13 2

GENERAL RESERVE ACCOUNT

1927 Dec 31	To Balance	c/d	1927			By Balance brought forward .. Appropriation as per Income and Expenditure Account	GL 18	1928		By Balance	b/d	1928	
			£	s	d			Jan 1 Dec 31	Jan 1			£	s d
			1600	—	—							1200	—
												400	—
			£1600	—	—							£1600	—
												1600	—

DEPOSIT ACCOUNT

ACCOUNT No 20

			1927 Dec 31	By Balance	c/d	£	s	d
1927 Jan 1	To Balance brought forward	CB 2	£ 300			£ 900		
31	" Cash	CB 5	100					
Apl 30	" Cash	CB 7	200					
June 30	" Cash	CB 12	100					
Nov 30	" Cash		200					
			£ 900			£ 900		
1928 Jan 1	To Balance	b/d	900					

PITMAN'S BUSINESS HANDBOOKS

*An Abridged List of Practical Guides for
Business Men and Advanced Students*

The Prices contained in this book apply only to Great Britain
Complete List of Commercial Books Post Free on Application

CONTENTS

	PAGE		PAGE
ADVERTISING AND SALES-		ECONOMICS . . .	17-18
MANSHIP . . .	20-22	FOREIGN LANGUAGE DIC-	
"ART AND LIFE" SERIES	31	TIONARIES . . .	30
AUTHORSHIP AND JOURN-		INCOME TAX . . .	16
ALISM . . .	23	INDUSTRIAL ADMINISTRA-	
BANKING AND FINANCE,		TION . . .	9-10
ETC . . .	12-15	INSURANCE . . .	5-7
BOOK-KEEPING AND AC-		LAW . . .	23-26
COUNTANCY . . .	2-4	MUNICIPAL WORK . .	19-20
BUSINESS REFERENCE		ORGANIZATION AND	
BOOKS . . .	27-29	MANAGEMENT . . .	7-8
COMMERCE AND CORRE-		SECRETARIAL WORK .	15-16
SPONDENCE . . .	4-5	SHIPPING . . .	11-12
COMMON COMMODITIES		TRANSPORT . . .	10-11
AND INDUSTRIES. . .	32		
"ECONOMIC SERIES" .	18-19		

BOOK-KEEPING AND ACCOUNTANCY

ACCOUNTANCY. By WILLIAM PICKLES, B Com (Vict), F C A, A S A (Hons)
In demy 8vo, cloth gilt, 1352 pp 15s. Key 12s. 6d.

ADVANCED ACCOUNTS. Edited by ROGER N CARTER, M Com, F C A
In demy 8vo, cloth, 1106 pp 7s. 6d. Revised Edition
KEY. By R A GOODMAN In demy 8vo, cloth, 924 pp 20s. Third Edition

THE PRINCIPLES OF AUDITING. By F R M DE PAULA, O B E, F C A
Seventh Edition In demy 8vo, cloth gilt, 252 pp 7s. 6d.

PRACTICAL AUDITING. By E E SPICER, F C A, and E C PEGLER, F C A
Sixth Edition Edited by WALTER W BIGG, F C A, F S A A Size
10 in by 6 in Cloth gilt, 618 pp 21s. net

AUDIT PROGRAMMES. By E E SPICER and E C PEGLER In demy 8vo,
cloth gilt, 124 pp 4s. 6d. net Eighth Edition

SHARE TRANSFER AUDITS. By R A DAVIES, A C I S In crown 8vo
cloth gilt, 96 pp 3s. 6d. net

MULTIPLE SHOP ACCOUNTS. By R F DALY, A C A In demy 8vo, cloth
gilt, 192 pp 7s. 6d. net

HOSIERY COST ACCOUNTS. By STEPHEN F RUSSELL, A C W A In demy
8vo, cloth gilt, 188 pp 10s. 6d. net

STORES ACCOUNTS AND STORES CONTROL. By J H BURTON In
demy 8vo, cloth gilt, 154 pp 5s. net Second Edition

CLUB ACCOUNTS. By C A HOLLIDAY, A S A A In demy 8vo, cloth, 80 pp
2s. net

RAILWAY ACCOUNTS. By C H NEWTON, F A A, *Chief Accountant,
London and North Eastern Railway* In demy 8vo, cloth gilt, 256 pp
7s. 6d. net

COST ACCOUNTS IN PRINCIPLE AND PRACTICE. By A CLIFFORD
RIDGWAY, F C A. In demy 8vo, cloth gilt, 120 pp 5s.

COST ACCOUNTS FOR THE METAL INDUSTRY. By H E PARKES,
M Com, A C W A In demy 8vo, cloth gilt, 156 pp 10s. 6d. net

FUNDAMENTALS OF PROCESS COST ACCOUNTING, THE. By L A WIGHT,
A C W A In demy 8vo, cloth gilt, 112 pp 7s. 6d. net

DOCUMENTS OF COMMERCE. By F. A WILLMAN, Cert A I B In demy
8vo, cloth gilt, 288 pp 5s. net

COST ACCOUNTING. By LESLIE A SCHUBER, *Associate, Commonwealth In-
stitute of Accountants, Fellow, The Australasian Institute of Cost Accountants
(Incorporated), etc* In demy 8vo, cloth gilt, 262 pp 12s. 6d. net

COST ACCOUNTS IN RUBBER AND PLASTIC TRADES. By THOMAS W
FAZAKERLEY In demy 8vo, cloth gilt, 96 pp 5s. net

STANDARD COSTS. By H E KEARSEY, A C W A, A M I A E In demy 8vo,
cloth gilt, 188 pp 7s. 6d. net

PRIMER OF COSTING. By R J H RYALL In demy 8vo, cloth, 115 pp
3s. 6d. net

DICTIONARY OF COSTING. By R J H RYALL In demy 8vo, cloth gilt,
390 pp 10s. 6d. net

- THEORY AND PRACTICE OF COSTING.** By E W NEWMAN, F C A
In demy 8vo, cloth gilt, 203 pp 8s. 6d. net
- COSTING AND PRICE FIXING.** By J M SCOTT MAXWELL, B Sc, F C W A
In demy 8vo, cloth gilt, 223 pp 6s. net Second Edition
- PLANNING, ESTIMATING, AND RATEFIXING.** By A C WHITEHEAD In
demy 8vo, cloth gilt, 293 pp 10s. 6d. net
- ESTIMATING FOR MECHANICAL ENGINEERS.** By L E BUNNETT,
A M I P E In demy 8vo, cloth gilt, 176 pp 10s. 6d. net
- ESTIMATING.** By T H HARGRAVE Second Edition In demy 8vo, cloth
gilt, 128 pp 5s. net
- SOLICITORS' BOOK-KEEPING.** By JOHN R PRICE, A C A, A C I S, etc
In demy 8vo, cloth, 116 pp 6s. net
- MANUAL OF COST ACCOUNTS.** By JULIUS LUNT, F C A, F C W A and
ARTHUR H RIPLEY, F C W A Sixth Edition In demy 8vo, cloth gilt,
238 pp 8s. 6d.
- BUSINESS ACCOUNTS** By L A TERRY, B Com (Hons), and W T SMITH,
M Com In demy 8vo, cloth, 260 pp 3s. 6d.
- COMPANY ACCOUNTS.** By ARTHUR COLES Fourth Edition Revised by
W CECIL WOOD, A C I S In demy 8vo, cloth gilt, 408 pp 7s. 6d. net
- HOLDING COMPANIES.** By A J SIMONS, A C A (Hons) In demy 8vo,
cloth gilt, 198 pp 10s. 6d. net
- PITMAN'S DICTIONARY OF BOOK-KEEPING.** By R J PORTERS, F C R A
Third Edition In demy 8vo, 812 pp 5s. net
- INVESTIGATIONS: ACCOUNTANCY AND FINANCIAL.** By J H BURTON
In demy 8vo, cloth, 172 pp 5s. net
- SECRETARIAL BOOK-KEEPING AND ACCOUNTS.** By H E COLESWORTHY
A S A A In demy 8vo, cloth gilt, 364 pp 5s. net
- HOTEL BOOK-KEEPING.** By MARGARET E PITCHER In crown 8vo, cloth,
68 pp 2s. 6d.
- HOSPITAL ACCOUNTING AND SECRETARIAL PRACTICE.** By FRANK
DEAN, F C I S, etc, and C H SPENCE, F C C S, etc In demy 8vo, cloth
gilt, 160 pp 7s. 6d. net
- THE ACCOUNTANT'S DICTIONARY.** Edited by F W PEXLEY, F C A,
Barrister-at-Law Third Edition In two vols, crown 4to, half leather
1100 pp £3 7s. 6d. net
- MUNRO'S BOOK-KEEPING AND ACCOUNTANCY.** By A MUNRO, F C I S
Revised by ALFRED PALMER, A S A A In crown 8vo, cloth, 720 pp 6s.
Eleventh Edition Key 7s. 6d. net
- BOOK-KEEPING FOR RETAIL CLASSES.** By JOHN MILLER ANDERSON,
F L A A In demy 8vo, cloth gilt, 216 pp 5s.
- BOOK-KEEPING AND ACCOUNTS.** By E E SPICER, F C A, and E C
PEGLER, F C A Ninth Edition Edited by W W BIGG, F C A, F S A A,
and H A R J WILSON, F C A, F S A A In crown 4to, cloth gilt,
547 pp 20s. net
- MODERN METHODS OF STOCK CONTROL.** By N GERARD SMITH, M I P E
In crown 8vo, 100 pp 8s. 6d. net

THE ACCOUNTS OF EXECUTORS, ADMINISTRATORS, AND TRUSTEES. By WILLIAM B PHILLIPS, F C A , A C I S Seventh Edition In demy 8vo, cloth gilt, 162 pp 5s.

APPORTIONMENT IN BELATION TO TRUST ACCOUNTS. By ALAN F CHICK, *Incorporated Accountant* In demy 8vo, cloth, 160 pp 6s net

PROFITS AND BALANCE SHEET ADJUSTMENTS. By P TAGGART, F S A A , A I M T A In demy 8vo, cloth gilt, 130 pp 6s. net

BUSINESS BALANCE SHEETS. By F R STEAD In demy 8vo, cloth gilt, 160 pp 10s. 6d. net

BALANCE SHEETS: HOW TO READ AND UNDERSTAND THEM. By PHILIP TOVEY, F C I S In demy 8vo, cloth, 110 pp 3s. 6d. net

MODERN METHODS OF BOOK-KEEPING. By R H EPPS, *Chartered Accountant* In demy 8vo, cloth, 343 pp 4s.

A COURSE IN BOOK-KEEPING. By R W HOLLAND, O B E , M A , M Sc , LL D Revised Edition In demy 8vo, cloth, 370 pp 4s.

DEPRECIATION AND WASTING ASSETS, and Their Treatment in Computing Annual Profit and Loss. By P D LEAKE, F C A Fourth Edition In demy 8vo, cloth gilt, 257 pp 16s. net

COMMERCIAL GOODWILL. Its History, Value, and Treatment in Accounts By P D LEAKE Second Edition In demy 8vo, cloth gilt, 284 pp 16s. net

SINKING FUNDS, RESERVE FUNDS, AND DEPRECIATION. By J H BURTON, *Incorporated Accountant* Second Edition In demy 8vo, 140 pp 3s. 6d. net

FOREIGN CURRENCIES IN ACCOUNTS. By A E HALLS In demy 8vo, cloth, 156 pp 3s. 6d. net

CURRENCY ACCOUNTS IN STERLING BOOKS By C RALPH CURTIS, *Fellow of the Institute of Bankers* In demy 8vo, cloth gilt, 120 pp 2s. 6d. net

BUILDERS' ACCOUNTS AND COSTS. By ROBERT G LEGGE In demy 8vo, cloth gilt, 130 pp 3s. 6d. net

BUSINESS ACCOUNTS AND FINANCE. By W CAMPBELL, *Chartered Secretary* In foolscap 8vo, leatherette, 64 pp 1s. net

COMMERCE AND CORRESPONDENCE

THE THEORY AND PRACTICE OF COMMERCE. Edited by G K BUCKNALL, A C I S , assisted by Specialist Contributors Third Edition In demy 8vo, cloth gilt, 612 pp 7s. 6d.

QUESTIONS AND ANSWERS ON BUSINESS PRACTICE. By E J. HAMMOND In demy 8vo, cloth, 140 pp 3s. 6d. net

THE PRINCIPLES AND PRACTICE OF COMMERCE. By JAMES STEPHENSON, M A , M Com , D Sc In demy 8vo, cloth gilt, 397 pp 8s. 6d.

THE PRINCIPLES AND PRACTICE OF COMMERCIAL CORRESPONDENCE. By JAMES STEPHENSON, M A , M Com , D Sc In demy 8vo, 308 pp 5s.

MANUAL OF COMMERCIAL CORRESPONDENCE. By ROWLAND FRY,
B Com In crown 8vo, cloth, 324 pp 5s.

ENGLISH MERCANTILE CORRESPONDENCE. In crown 8vo, cloth gilt,
260 pp 3s. 6d.

ENGLISH AND COMMERCIAL CORRESPONDENCE. By HIROMU NAGAOKA,
and DANIEL THEOPHILUS, B A Edited by JAMES STEPHENSON, M A,
M Com, D Sc In demy 8vo, cloth, 188 pp 8s. 6d.

COMMERCIAL CORRESPONDENCE AND COMMERCIAL ENGLISH. In
crown 8vo, cloth, 316 pp 3s. 6d.

LETTER WRITING: A GUIDE TO BUSINESS CORRESPONDENCE. By
G K BUCKNALL, A C I S (Hons) In foolscap 8vo, leatherette, 64 pp
1s, net

THE PRINCIPLES OF COMMERCIAL HISTORY. By JAMES STEPHENSON,
M A, M Com, D Sc In demy 8vo, 279 pp 5s.

THE PRINCIPLES AND PRACTICE OF COMMERCIAL ARITHMETIC.
By P W NORRIS, M A, B Sc (Hons) Third Edition In demy 8vo,
426 pp 7s. 6d.

MODERN BUSINESS AND ITS METHODS. By W CAMPBELL *Chartered
Secretary* In crown 8vo, cloth, 493 pp 7s. 6d.

WHOLESALE AND RETAIL TRADE. By WILLIAM CAMPBELL *Chartered
Secretary* In demy 8vo, cloth gilt, 248 pp 2s. 6d.

INSURANCE

INSURANCE. By T E YOUNG, B A, F I A, F R A S Fourth Edition,
Revised and Enlarged In demy 8vo, cloth gilt, 460 pp 10s. 6d. net

INSURANCE ORGANIZATION AND MANAGEMENT. By J B WELSON,
LL M, F C I I, F C I S, of *Gray's Inn, Barrister-at-Law*, and F H
SHERRIFF, F I A Third Edition In demy 8vo, cloth gilt, 292 pp 7s. 6d.
net

THE PRINCIPLES OF COMPOUND INTEREST. By H H EDWARDS, F I A.
In demy 8vo, cloth gilt, 135 pp 5s. net

THE ELEMENTS OF ACTUARIAL SCIENCE. By R E UNDERWOOD,
M B E, F I A Third Edition In crown 8vo, cloth, 166 pp 5s. net.

**BUILDING CONSTRUCTION, PLAN DRAWING, AND SURVEYING IN
RELATION TO FIRE INSURANCE.** By D W WOOD, M B E In demy
8vo, cloth gilt, 164 pp 6s. net

AVERAGE CLAUSES AND FIRE-LOSS APPORTIONMENTS. By E H
MINNION, F C I I In demy 8vo, cloth gilt, 286 pp 8s. 6d. net

**THE PRINCIPLES AND PRACTICE OF FIRE INSURANCE IN THE
UNITED KINGDOM.** By FRANK GODWIN Fourth Edition In demy 8vo,
cloth gilt, 150 pp 5s net

THE LAW OF FIRE INSURANCE. By SANDFORD D COLE, *Barrister-at-
Law* In demy 8vo, cloth gilt, 157 pp 6s. net

PRINCIPLES AND FINANCE OF FIRE INSURANCE. By F W CORNELL,
A C I I In crown 8vo, cloth gilt, 198 pp 5s. net

- ELECTRICITY AND FIRE RISK.** By E S HODGES, F C I I, Assoc I E E
In demy 8vo, cloth gilt, 384 pp 10s. 6d. net
- COMMON FEATURES OF FIRE HAZARD.** By J J WILLIAMSON, F C I I,
and MAURICE BUTLER, F C I I In demy 8vo, cloth gilt, 200 pp 6s. net
- THE COMMON HAZARDS OF FIRE INSURANCE.** By W. G. KUBLER
RIDLEY, F C I I. Second Edition In demy 8vo, cloth gilt, 92 pp 5s. net.
- FIRE POLICY DRAFTING AND ENDORSEMENTS.** By W C H DARLEY
In demy 8vo, cloth gilt, 204 pp 7s. 6d. net Second Edition
- FIRE EXTINGUISHMENT AND FIRE ALARM SYSTEMS.** By R NORTH-
WOOD In demy 8vo, cloth gilt, 224 pp. 7s. 6d. net
- DICTIONARY OF FIRE INSURANCE.** Edited by B C REMINGTON, F C I I,
and HERBERT G HURREN, F C I I Second Edition In crown 4to, cloth
gilt, 551 pp 80s. net
- THE LAW AND PRACTICE AS TO FIDELITY GUARANTEES.** By C.
EVANS, *Barrister-at-Law*, and F. H JONES Second Edition In demy
8vo, cloth gilt, 167 pp 5s.
- INSURANCE AS A CAREER.** By F H. SHERRIFF, F I A In crown 8vo,
cloth, 196 pp 8s. 6d. net
- INSURANCE OF PUBLIC LIABILITY RISKS.** By S V KIRKPATRICK,
F C I I Second Edition In demy 8vo, cloth gilt, 152 pp 5s. net
- BURGLARY RISKS.** By E H. GROUT, B Sc, A C I I In demy 8vo, cloth
gilt, 326 pp 10s. 6d. net
- LAW OF NEGLIGENCE.** By J B WELSON, LL M, F C I I, F C I S In
demy 8vo, cloth, 122 pp 5s. net
- WORKMEN'S COMPENSATION INSURANCE.** By C E GOLDING, LL D,
F C I I, F S S Second Edition In demy 8vo, cloth, 112 pp 5s. net
- THE MARINE INSURANCE OF GOODS.** By F W S POOLE Second
Edition In demy 8vo, cloth gilt, 440 pp 10s. 6d. net.
- GUIDE TO MARINE INSURANCE.** By H KEATE Eighth Edition In
crown 8vo, cloth, 247 pp 3s. 6d. net.
- GUIDE TO LIFE ASSURANCE.** By S G LEIGH, *Fellow of the Institute of*
Actuaries Third Edition In crown 8vo, cloth, 192 pp 5s. net
- LIFE ASSURANCE FROM PROPOSAL TO POLICY.** By H HOSKING
TAYLER, F I A, A C I I, and V W TYLER, F I A Second Edition by
H NOEL FREEMAN, B A (Cantab), F I A In demy 8vo, cloth gilt, 195 pp
6s. net
- DICTIONARY OF LIFE ASSURANCE.** Edited by G W RICHMOND, F I A.
and F H. SHERRIFF, F I A In crown 4to, half-leather gilt, 598 pp
40s. net
- THE PRINCIPLES AND PRACTICE OF PERSONAL ACCIDENT, DISEASE,
AND SICKNESS INSURANCE.** By J B WELSON, LL M In demy 8vo
cloth gilt, 133 pp 5s. net
- DICTIONARY OF ACCIDENT INSURANCE.** Edited by J. B WELSON,
LL M, F C I I, F C I S In crown 4to, half-leather gilt, 814 pp 60s. net
- THE SURVEYING OF ACCIDENT RISKS.** By J B WELSON, F C I I, and
FENWICK J WOODROOF, A C I I In demy 8vo, cloth gilt, 177 pp 5s. net
- LAW OF ACCIDENT AND CONTINGENCY INSURANCE.** By F. H JONES,
Solicitor In demy 8vo, cloth gilt, 290 pp 7s. 6d. net

PHYSIOLOGY AND ANATOMY. By H GARDINER, M S (Lond), F R C S (Eng) In demy 8vo, cloth gilt, 428 pp 7s. 6d. net

LAW RELATING TO INSURANCE AGENTS AND BROKERS. By J B WELSON, LL M, F C II, F C I S In demy 8vo, cloth gilt, 114 pp 5s. net

PENSION AND SUPERANNUATION FUNDS. Their Formation and Administration Explained. By BERNARD ROBERTSON, F I A, and H SAMUELS, *Barrister-at-Law* Second Edition In demy 8vo, cloth gilt, 158 pp 5s. net

PENSION, ENDOWMENT, LIFE ASSURANCE, AND OTHER SCHEMES FOR COMMERCIAL COMPANIES. By HAROLD DOUGHARTY, F C I S Second Edition In demy 8vo, cloth gilt, 144 pp 6s. net.

INDUSTRIAL ASSURANCE ORGANIZATION AND ROUTINE. By R. DINNAGE, F I A, and T HILLS, A C II In demy 8vo, cloth gilt, 202 pp 7s. 6d. net

PRINCIPLES AND PRACTICE OF INDUSTRIAL ASSURANCE. By R B WALKER, F I A, and D R WOODGATE, B Com, F I A In demy 8vo, cloth gilt, 268 pp 7s. 6d. net

THE PRINCIPLES AND PRACTICE OF ACCIDENT INSURANCE. By G E BANFIELD, A C II, *of the Middle Temple, Barrister-at-Law* Second Edition In demy 8vo, cloth gilt, 200 pp 6s. net.

INSURANCE OF PROFITS. By A. G. MACKEN Second Edition In demy 8vo, cloth gilt, 136 pp 5s. net

THE SUCCESSFUL INSURANCE AGENT. By J J BISGOOD, B A Third Edition by JOHN B CUSHING, F C II In crown 8vo, cloth, 135 pp 2s. 6d. net

MOTOR INSURANCE. By G W GILBERT In demy 8vo, cloth gilt, 318 pp 7s. 6d. net Second Edition

NATIONAL HEALTH INSURANCE. By W J FOSTER, LL B (Lond), *of Gray's Inn, Barrister-at-Law*, and F G TAYLOR, F I A Second Edition In demy 8vo, cloth gilt, 278 pp 7s. 6d. net

HOW SHALL I INSURE? By F G CULMER In crown 8vo, cloth, 84 pp 2s. 6d. net

INSURANCE COMPANIES' INVESTMENTS. By HAROLD E RAYNES, *Fellow of the Institute of Actuaries, Fellow of the Chartered Insurance Institute* In demy 8vo, cloth gilt, 140 pp 7s. 6d. net

ORGANIZATION AND MANAGEMENT

BUSINESS ORGANIZATION AND PERSONNEL. Edited by R W HOLLAND O B E, M A, M Sc, LL D, *of the Middle Temple, Barrister-at-Law* In crown 4to cloth, 372 pp 6s.

COMMERCIAL CREDITS AND ACCOUNTS COLLECTION. By CUTHBERT GREIG In demy 8vo, cloth gilt, 338 pp 10s. 6d. net

OFFICE ORGANIZATION AND MANAGEMENT. Including Secretarial Work By LAWRENCE R. DICKSEE, M Com, F C A, and Sir H E BLAIN, C B E Tenth Edition by STANLEY W ROWLAND, LL B, F C A In demy 8vo, cloth gilt, 310 pp 7s. 6d. net

OFFICE ADMINISTRATION FOR MANUFACTURERS. By R A MILLS, A M I E E, A M I Mech E In demy 8vo, cloth gilt, 408 pp 10s. 6d. net

FILING SYSTEMS. By EDWARD A. COPE In crown 8vo, cloth gilt, 200 pp 8s. 6d. net.

- HIRE-PURCHASE ORGANIZATION AND MANAGEMENT.** By V R Fox-Smith, M C, A I S A In demy 8vo, cloth gilt, 272 pp 7s. 6d. net.
- HIRE-PURCHASE TRADING.** By CUNLIFFE L BOLLING In demy 8vo, cloth gilt, 276 pp 10s. 6d. net Third Edition
- HIRE PURCHASE.** By HAROLD W ELEY. With a Section on Hire-Purchase Accounts, by S HOWARD WITHEY In foolscap 8vo, leatherette, 64 pp 1s. net
- MAIL ORDER ORGANIZATION.** By P. E WILSON In crown 8vo, cloth gilt, 127 pp 8s. 6d. net
- SOLICITOR'S OFFICE ORGANIZATION, MANAGEMENT, AND ACCOUNTS.** By E A. COPE and H. W H ROBINS In demy 8vo, cloth gilt, 176 pp with numerous forms 6s. net
- GROCERY BUSINESS ORGANIZATION, MANAGEMENT, AND ACCOUNTS.** By C L T BEECHING, O B E, F G I Fourth Edition In demy 8vo, cloth gilt, 254 pp 7s. 6d. net
- COMMERCIAL MANAGEMENT.** By CUNLIFFE L BOLLING Second Edition In demy 8vo, cloth gilt, 435 pp 10s. 6d. net
- BUILDERS' BUSINESS MANAGEMENT.** By J H BENNETTS, A I O. B. In demy 8vo, cloth gilt, 240 pp 10s. 6d. net
- BUSINESS ORGANIZATION AND ROUTINE.** By W CAMPBELL, *Chartered Secretary* In foolscap 8vo, leatherette, 64 pp 1s. net.
- HOTEL ORGANIZATION, MANAGEMENT, AND ACCOUNTANCY.** By G DE BONI and F F SHARLES Second Edition, Revised by F F SHARLES In demy 8vo, cloth gilt, 215 pp 10s. 6d. net
- HOW TO MANAGE A PRIVATE HOTEL.** By PERCY HOBBS In demy 8vo, cloth gilt, 84 pp 8s. 6d. net Second Edition
- CLUBS AND THEIR MANAGEMENT.** By F W PIXLEY Second Edition. In demy 8vo, cloth 252 pp 7s. 6d. net
- RETAIL SHOP: ITS ORGANIZATION, MANAGEMENT, AND ROUTINE.** By C L T BEECHING, O B E, F G I In foolscap 8vo, leatherette, 64 pp 1s. net
- THE STOCKBROKER'S OFFICE.** Organization, Management, and Accounts. By JULIUS E DAY In demy 8vo, cloth gilt, 250 pp 7s. 6d. net
- SELF-ORGANIZATION FOR BUSINESS MEN.** By MORLEY DAINOW, B Sc (Hons) Fourth Edition In demy 8vo, cloth gilt, 144 pp 5s. net
- PERSONAL PSYCHOLOGY.** By MORLEY DAINOW, B Sc (Hons), Lond In demy 8vo, cloth gilt, 230 pp 5s. net
- THE ORGANIZATION OF A SMALL BUSINESS.** By WM A. SMITH, A C W A Second Edition In crown 8vo, cloth, 120 pp 2s. 6d. net
- MULTIPLE SHOP ORGANIZATION.** By A E HAMMOND In demy 8vo, cloth, 152 pp 6s. net
- MODERN OFFICE MANAGEMENT.** By H. W SIMPSON, F C I S In demy 8vo, cloth gilt, 320 pp 7s. 6d. net Second Edition
- ECONOMY AND CONTROL THROUGH OFFICE METHOD.** By E W. WORKMAN, B Sc (Lond) In crown 8vo, cloth, 112 pp 7s. 6d. net

INDUSTRIAL ADMINISTRATION

ORGANIZATION AND ADMINISTRATION OF INDUSTRY. By F T LLOYD-DODD, M A , D Sc , and B J LYNCH, Ph D , B Sc (Eng), A M I N A In demy 8vo, cloth gilt, 501 pp 15s. net.

TRAINING IN INDUSTRY. A Report Embodying the Results of Inquiries Conducted between 1931 and 1934 by the Association for Education in Industry and Commerce. Edited by R W FERGUSON, B Sc , A R C S In demy 8vo, cloth gilt, 170 pp 6s. net

TRAINING IN FOREMANSHIP AND MANAGEMENT. By JAMES J GILLESPIE In demy 8vo, cloth gilt, 172 pp 7s. 6d. net

WORKS MANAGEMENT EDUCATION. By T H BURNHAM, B Sc , B Com , F I I A , A M I Mech E , M I Mar E , etc In demy 8vo, cloth gilt, 103 pp 7s. 6d. net

SCIENTIFIC SELECTION AND TRAINING OF WORKERS IN INDUSTRY AND COMMERCE. By M MARTIN-LEAKE, *Math (Hons)*, *Grton College, Cambridge*, and THYRA SMITH, M A , B Sc In demy 8vo, cloth gilt, 116 pp 5s. net

THE SELECTION OF COLOUR WORKERS. Begun by A M HUDSON DAVIES, M A , and A STEPLENSON, B Sc Completed and described by W O'D PIERCE, B Sc (Tech), M Sc Edited and with a Preface and a Chapter by CHARLES S MYERS, C B E , F R S In demy 8vo, cloth gilt, 134 pp 5s. net

THE CASE FOR VOCATIONAL GUIDANCE. By ANGUS MACRAE, M A , M B In crown 8vo, cloth, 100 pp 3s. 6d. net

THE CAUSES OF ACCIDENTS. By ERIC FARMER, M A In crown 8vo, 96 pp 3s. 6d. net

THE PROBLEM OF INCENTIVES IN INDUSTRY. By G H MILES, D Sc In crown 8vo, 60 pp 3s. 6d. net

MUSCULAR WORK, FATIGUE, AND RECOVERY. By G P CROWDEN, M Sc , M R C S , L R C P In crown 8vo, 80 pp 3s. 6d. net

BUSINESS RATIONALIZATION. By CHARLES S MYERS, C B E , M A , D Sc , F R S In crown 8vo, cloth, 84 pp 3s. 6d. net

INDUSTRIAL PSYCHOLOGY APPLIED TO THE OFFICE. By W SPIELMAN RAPHAEL, B Sc , C B FRISBY, B Com , and L I HUNT, B A In crown 8vo, cloth, 90 pp 3s. 6d. net

INDUSTRIAL PSYCHOLOGY IN PRACTICE. By HENRY J WELCH, and G H MILES, D Sc In demy 8vo, cloth gilt, 262 pp 7s. 6d. net

THE PHILOSOPHY OF MANAGEMENT. By OLIVER SHELDON, B A. In demy 8vo, cloth gilt, 310 pp 10s. 6d. net

PRINCIPLES OF INDUSTRIAL MANAGEMENT. By E A ALLCUT, M Sc , (Eng), M E In demy 8vo, cloth gilt, 232 pp 10s. 6d. net

LABOUR ORGANIZATION. By J CUNNISON, M A. In demy 8vo, cloth gilt, 280 pp 7s. 6d. net

PRODUCTION PLANNING. By CLIFTON REYNOLDS In demy 8vo, cloth gilt, 246 pp 10s. 6d. net.

ENGINEERING FACTORY SUPPLIES. By W J. HISCOX In demy 8vo, cloth gilt, 184 pp 5s. net

FACTORY LAY-OUT, PLANNING, AND PROGRESS. By W J HISCOX In demy 8vo, cloth gilt, 200 pp 7s. 6d. net

FACTORY ADMINISTRATION IN PRACTICE. By W J HISCOX Second Edition by JOHN R PRICE, A C A, A C W A, A C I S, A I I A, F T I, etc In demy 8vo, cloth gilt, 274 pp 8s. 6d. net

FACTORY ORGANIZATION. By C H NORTHCOTT, M A, Ph D, O SHELDON, B A, J W WARDROPPER, B Sc, B Com, A C W A, and L URWICK, M A In demy 8vo, cloth gilt, 264 pp 7s. 6d. net

MANAGEMENT. By J LEE, C B E, M A, M Com Sc In demy 8vo, cloth gilt, 133 pp 5s. net.

THE EVOLUTION OF INDUSTRIAL ORGANIZATION. By B F SHIELDS, M A, *Professor of Commerce and Dean of the Faculty of Commerce, University College, Dublin* Second Edition In demy 8vo, cloth gilt, 429 pp 7s. 6d. net

INTRODUCTION TO THE PRINCIPLES OF INDUSTRIAL ADMINISTRATION. By A P M FLEMING and H J BROCKLEHURST, M Eng, A M I E E. In demy 8vo, 140 pp 3s. 6d. net

RATIONALIZATION. By J A BOWIE In demy 8vo, 36 pp 1s. net.

TRANSPORT

COMMERCIAL MOTOR ROAD TRANSPORT. By L M MEYRICK-JONES In demy 8vo, cloth gilt, 380 pp 15s. net

PRACTICAL TRANSPORT MANAGEMENT. By ANDREW HASTIE In demy 8vo, cloth gilt, 190 pp 10s. 6d. net

INDUSTRIAL TRAFFIC MANAGEMENT. By GEO B LISSENDEN, M Inst T Third Edition In demy 8vo, cloth gilt, 422 pp 25s. net

HOW TO MAKE THE BRITISH RAILWAYS PAY. By M F FARRAR In demy 8vo, cloth gilt, 96 pp 3s. 6d. net

RAILWAY RATES, PRINCIPLES, AND PROBLEMS. By PHILIP BURTT, M Inst T In demy 8vo, cloth gilt, 174 pp 5s. net

RAILWAY STATISTICS· THEIR COMPILATION AND USE. By A E. KIRKUS, O B E, M Inst T In demy 8vo, cloth gilt, 146 pp 5s. net

MODERN RAILWAY OPERATION. By D. R. LAMB, M Inst. T. In demy 8vo, cloth gilt, 183 pp 5s. net

RAILWAY ELECTRIFICATION AND TRAFFIC PROBLEMS. By PHILIP BURTT, M Inst T In demy 8vo, cloth gilt, 210 pp 5s. net

THE HISTORY AND DEVELOPMENT OF ROAD TRANSPORT. By J PATERSON, M C, M Inst T. In demy 8vo, cloth gilt, 128 pp 5s. net

- THE HISTORY AND ECONOMICS OF TRANSPORT.** By ADAM W KIRKALDY, M A, B Litt (Oxon), M Com (B'ham), and ALFRED DUDLEY EVANS Fifth Edition In demy 8vo, cloth gilt, 455 pp 16s. net
- THE RIGHTS AND DUTIES OF TRANSPORT UNDERTAKINGS.** By H BARRS DAVIES, M A, *Solicitor*, and F M LANDAU, LL B, *Barrister-at-Law* Second Edition In demy 8vo, cloth, 283 pp 10s. 6d. net
- ROAD MAKING AND ROAD USING.** By T SALKFIELD, M Inst C E, In demy 8vo, cloth gilt, 180 pp 5s. net.
- PORT ECONOMICS.** By B CUNNINGHAM, D Sc, B E, F R S E, M Inst C E In demy 8vo, cloth gilt, 144 pp 5s. net
- MODERN DOCK OPERATION.** By D ROSS-JOHNSON, C B E, V D, M Inst T In demy 8vo, cloth gilt, 113 pp, illustrated 5s. net.
- ROAD TRANSPORT OPERATION—PASSENGER.** By R STUART PILCHER, F R S E, M Inst T In demy 8vo, cloth gilt, 220 pp 10s. 6d. net
- CANALS AND INLAND WATERWAYS.** By GEORGE CADBURY, *Managing Director of Messrs Cadbury Bros, Ltd, Chairman of the Severn and Canal Carrying Co., Ltd., and S P DOBBS, B A* In demy 8vo, cloth gilt, 176 pp 5s. net

SHIPPING

- SHIPPING OFFICE ORGANIZATION, MANAGEMENT, AND ACCOUNTS**
By ALFRED CALVERT In demy 8vo, cloth gilt, 203 pp 6s. net
- THE SHIPPING WORLD, Afloat and Ashore.** Compiled and Edited by J. A TODD, M A, B L Second Edition In crown 8vo, cloth gilt, 306 pp 7s. 6d. net
- THE EXPORTER'S HANDBOOK AND GLOSSARY.** By F M DUDENEY In demy 8vo, cloth gilt, 254 pp 7s. 6d. net
- THE IMPORTER'S HANDBOOK.** By J A DUNNAGE M I T A, A M Inst T Second Edition In demy 8vo, cloth gilt, 382 pp 7s. 6d. net
- HOW TO EXPORT GOODS.** By F. M DUDENEY In crown 8vo, cloth, 112 pp 2s. net
- MANUAL OF EXPORTING.** By J A DUNNAGE In demy 8vo, cloth gilt, 392 pp 7s. 6d. net
- HOW TO IMPORT GOODS.** By J A DUNNAGE Third Edition In crown 8vo, cloth, 128 pp 2s. 6d. net
- INTRODUCTION TO SHIPBROKING.** By C D MACMURRAY and M M CREE Second Edition In demy 8vo, cloth, 115 pp 3s. 6d. net
- SHIPPING AND SHIPBROKING.** By C D MACMURRAY and M M CREE Third Edition In demy 8vo, cloth gilt, 589 pp 21s. net
- SHIPPING BUSINESS METHODS.** By R B PAUL Second Edition. In demy 8vo, cloth gilt, 104 pp 5s. net.

SHIPPING FINANCE AND ACCOUNTS. By R B PAUL In demy 8vo, cloth gilt, 74 pp 2s. 6d. net

SHIPPING PRACTICE. By E F STEVENS In demy 8vo, cloth gilt, 180 pp 5s. net.

CHARTER PARTIES OF THE WORLD. By C D MACMURRAY and M M CREE In royal 8vo, cloth gilt, 408 pp 15s. net

BANKING AND FINANCE, ETC.

MONEY AND BANKING IN THE UNITED STATES. By LOUIS A RUFENER, *Professor of Economics, West Virginia University* In medium 8vo, cloth gilt, 788 pp 15s. net

ARBITRAGE IN BULLION, COIN, BILLS, STOCKS, SHARES, AND OPTIONS. By HENRY DEUTSCH, Ph D Third Edition Revised by OTTO WEBER In foolscap 4to, cloth gilt, 384 pp 42s. net

THE MONEY MACHINE. By FRANCIS WHITMORE, B Com In demy 8vo, cloth gilt, 144 pp 5s. net

MONEY, EXCHANGE, AND BANKING. In their Practical, Theoretical, and Legal Aspects. By H T EASTON, *Associate of the Institute of Bankers* Third Edition In demy 8vo, cloth gilt, 331 pp 6s. net

THE THEORY AND PRINCIPLES OF CENTRAL BANKING. By WILLIAM A SHAW, Litt D In demy 8vo, cloth gilt, 262 pp 12s. 6d. net

ENGLISH BANKING METHODS. By LEONARD LE MARCHANT MINTY, Ph D, B Sc (Econ.), B Com, LL B Fourth Edition In demy 8vo, cloth gilt, 552 pp 10s. 6d. net

PRINCIPLES OF BANK BOOK-KEEPING. By HERBERT G HODDER, *Certificated Associate of the Institute of Bankers, Fellow of the Royal Economic Society* In demy 8vo, cloth gilt, 158 pp 5s. net

BANKING FOR ADVANCED STUDENTS. By PERCY G H WOODRUFF, Cert A I B In demy 8vo, cloth, 248 pp 7s. 6d.

THEORY AND PRACTICE OF FINANCE. By W COLLIN BROOKS Third Edition In demy 8vo, 450 pp 10s. 6d. net

CONCISE DICTIONARY OF FINANCE. By COLLIN BROOKS In royal 8vo, cloth gilt, 406 pp 12s. 6d. net

MODERN FINANCE AND INDUSTRY. By A S WADE Second Edition In demy 8vo, cloth gilt, 136 pp 5s. net

PRINCIPLES OF CURRENCY, CREDIT AND EXCHANGE. By WILLIAM A SHAW, Litt D, and ALFRED WIGGLESWORTH In crown 8vo, 125 pp 8s. 6d. net

THE ARITHMETIC AND PRACTICE OF THE FOREIGN EXCHANGES. By A G SUGG, Cert A I B In demy 8vo, cloth gilt, 144 pp 2s. 6d. Second Edition

FOREIGN EXCHANGE AND FOREIGN BILLS IN THEORY AND IN PRACTICE. By W F SPALDING, *Fellow and Member of the Council of the London Institute of Bankers.* Ninth Edition In demy 8vo, 344 pp 7s. 6d. net.

- EXCHANGE ARITHMETIC.** By H C F HOLGATE, F C R A , Cert A I B In demy 8vo, cloth gilt, 122 pp 5s. net
- THE INTERNATIONAL MONEY MARKETS.** By JOHN T MADDEN and MARCUS NADLER In royal 8vo, cloth gilt, 548 pp 21s. net
- FOREIGN EXCHANGE, A PRIMER OF.** By W F SPALDING Third Edition In demy 8vo, cloth, 124 pp 3s. 6d. net
- THE FINANCE OF FOREIGN TRADE.** By W F SPALDING In demy 8vo, cloth gilt, 227 pp 7s. 6d. net Second Edition
- DICTIONARY OF THE WORLD'S CURRENCIES AND FOREIGN EXCHANGES.** By W F SPALDING In crown 4to, half-leather gilt, 208 pp 80s. net
- BANKERS' CREDITS.** By W F SPALDING Third Edition In demy 8vo, cloth gilt, 155 pp 10s. 6d. net
- THE FUNCTIONS OF MONEY.** By W F SPALDING In demy 8vo, cloth gilt, 179 pp 7s. 6d. net
- THE LONDON MONEY MARKET.** By W F SPALDING Fifth Edition In demy 8vo, cloth gilt, 264 pp 10s. 6d. net
- THE BANKER'S PLACE IN COMMERCE.** By W F SPALDING In demy 8vo, cloth, 80 pp 8s. 6d. net
- THE DISCOUNT MARKET IN LONDON.** Its Organization and Recent Development. By H W GREENGRASS Second Edition. In demy 8vo, cloth gilt, 194 pp 6s. net
- AN INTRODUCTION TO THE PRACTICE OF FOREIGN EXCHANGE.** By H E EVITT, *Fellow of the Institute of Bankers, etc* In demy 8vo, cloth, 112 pp 3s. 6d. net Second Edition
- THE SECURITIES CLERK IN A BRANCH BANK.** By F J LEWCOCK Cert A I B, A C I S In demy 8vo, cloth gilt, 228 pp 7s. 6d. net.
- ORGANIZATION AND MANAGEMENT OF A BRANCH BANK.** By F J LEWCOCK, Cert A I B, A C I S In demy 8vo, cloth gilt, 144 pp 5s. net
- BANK ORGANIZATION, MANAGEMENT, AND ACCOUNTS.** By J F. DAVIS, D Lit, M A, LL B Second Edition In demy 8vo, cloth gilt, 175 pp 6s. net
- CAPITAL UNDERWRITING.** By DAVID FINNIE, M A, C A In demy 8vo, cloth gilt, 216 pp 10s. 6d. net
- CHEQUES: THEIR ORIGIN AND DEVELOPMENT, AND HOW THEY ARE HANDLED BY AN ENGLISH BANK.** By C F HANNAFORD Edited by Sir JOHN PAGET, K C In demy 8vo, cloth gilt, 195 pp 6s. net.
- SLATER'S BILLS, CHEQUES, AND NOTES.** Fifth Edition, revised by L LE M MINY, Ph D, B Sc, B Com, LL B, *Barrister-at-Law* In demy 8vo, cloth gilt, 220 pp 5s. net

THE MORTGAGE BANK. By J L COHEN, M A Assisted by ALICE RING, Ph D In demy 8vo, cloth gilt, 284 pp 10s. 6d. net

THE BILLS OF EXCHANGE ACT, 1882. By M H MEGRAH, B Com (Lond), Cert A I B In demy 8vo, cloth gilt, 223 pp 6s. net Second Edition

A PRACTICAL EXAMINATION OF THE BILLS OF EXCHANGE ACTS. By C H FENNELL. Second Edition In medium 8vo, cloth gilt, 168 pp. 7s. 6d. net

EUROPEAN BILLS OF EXCHANGE. By C A SIBLEY. Second Edition In demy 8vo, cloth, 112 pp 7s. 6d. net

THE BANKER AS A LENDER. By F E STEELE In demy 8vo, cloth gilt, 150 pp 5s. net

HOW TO SUCCEED IN A BANK. By F E STEELE In crown 8vo, cloth, 156 pp 3s. 6d. net

BANKING AS A CAREER. By F A WILLMAN, *Certificated Associate of the Institute of Bankers* In demy 8vo, cloth gilt, 144 pp 3s. 6d. net

ANSWERS TO QUESTIONS SET AT THE EXAMINATIONS OF THE INSTITUTE OF BANKERS. By L L M MINRY, Ph D, B Sc (Econ), B Com Foreign Exchange, Parts I and II Each 8s. 6d. net Economics, Part I 5s. net English Grammar and Composition, Part I. 3s. 6d. net. Part II, 5s. net

BANKERS AND THE PROPERTY STATUTES OF 1925 AND 1926. By R W JONES, *Certificated Associate of the Institute of Bankers* Second Edition In demy 8vo, cloth gilt, 200 pp 6s. net

BANKERS' ADVANCES. By F R STREAD Third Edition by C. R. W. CUCKSON, B A, LL B In demy 8vo, cloth gilt, 150 pp 6s. net

BANKERS' TESTS. By F. R STREAD In demy 8vo, cloth gilt, 144 pp. 10s. 6d. net

BANKERS' ADVANCES AGAINST PRODUCE. By A. WILLIAMS In demy 8vo, cloth gilt, 147 pp 6s. net

ENGLISH COMPOSITION AND BANKING CORRESPONDENCE. By L E W. O. FULLBROOK-LEGGATT, M C, B A. Second Edition In demy 8vo, cloth gilt, 300 pp 3s. 6d.

THE RISE AND GROWTH OF JOINT STOCK BANKING. By S EVELYN THOMAS, B Com, Ph D (Lond) Volume I (Britain: to 1860). In demy 8vo, cloth gilt, 690 pp 20s. net

DICTIONARY OF BANKING. By W THOMSON, *formerly Bank Inspector.* Eighth Edition In crown 4to, half-leather gilt, 754 pp. 30s. net.

PROFITS FROM SHORT-TERM INVESTMENT. By W COLLIN BROOKS, *City Editor of the "Sunday Dispatch"* In demy 8vo, cloth gilt, 124 pp 3s. 6d. net Second Edition

A COMPLETE DICTIONARY OF BANKING TERMS IN THREE LANGUAGES (ENGLISH-FRENCH-GERMAN). By L. HERENDI. Size 9½ in by 6½ in., cloth gilt, 566 pp 21s. net

THE BOOK OF THE STOCK EXCHANGE. By F E ARMSTRONG In royal 8vo, cloth gilt, 405 pp 10s. 6d. net Second Edition

CORDINGLEY'S GUIDE TO THE STOCK EXCHANGE. By W G CORDINGLEY Revised by W H RICHES In foolscap 8vo, cloth, 148 pp 2s. 6d. net

CORDINGLEY'S DICTIONARY OF STOCK EXCHANGE TERMS. By W G CORDINGLEY In crown 8vo, cloth, 100 pp 2s. 6d. net Second Edition

SECRETARIAL WORK, ETC.

ENGLISH FOR SECRETARIAL STUDENTS. By WALTER SHAWCROSS, B A. In demy 8vo, cloth gilt, 238 pp 5s.

COMPANY SECRETARIAL ROUTINE. By C C WALFORD A S A A, A C I S In foolscap 8vo, leatherette, 64 pp 1s. net

THE COMPANY SECRETARY'S VADE MECUM. Edited by PHILIP TOVEY, F C I S Fourth Edition, Revised by C W ADAMS, A C I S In foolscap 8vo, cloth, 170 pp 3s. 6d. net

SECRETARY'S HANDBOOK. Edited by Sir H E BLAIN, C B E Second Edition In demy 8vo, cloth gilt, 168 pp 5s. net

GUIDE FOR THE COMPANY SECRETARY. By ARTHUR COLES Fourth Edition, Revised by W CECIL WOOD, A C I S In demy 8vo, cloth gilt, 503 pp 6s. net

PRACTICAL COMPANY SECRETARY. By P F KNIGHTLEY, A C I S In demy 8vo, cloth gilt, 238 pp 5s. net

PRACTICAL SECRETARIAL WORK. By HENRY I LEE, A I S A, and WILLIAM N BARR In demy 8vo, cloth gilt, 406 pp 7s. 6d. net

OLDHAM'S GUIDE TO COMPANY SECRETARIAL WORK. By G K BUCKNALL, A C I S (Hons) In crown 8vo cloth gilt, 249 pp 3s. 6d. Seventh Edition

DICTIONARY OF SECRETARIAL LAW AND PRACTICE. Edited by PHILIP TOVEY, F C I S assisted by specialist contributors Fifth Edition Revised and Edited by ALBERT CREW, of *Gray's Inn and the Middle Temple, Barrister-at-Law*, etc In crown 4to, half-leather gilt, 1008 pp 30s. net

SECRETARIAL PRACTICE OF PUBLIC SERVICE COMPANIES. By E G JAMES, A C I S In demy 8vo, cloth gilt, 278 pp 10s. 6d. net

HONORARY SECRETARYSHIP. By W B THORNE In crown 8vo, cloth, 81 pp 2s. 6d. net

THE TRANSFER OF STOCKS, SHARES, AND OTHER MARKETABLE SECURITIES. By F D HEAD, B A (Oxon), *Barrister-at-Law* Fourth Edition In demy 8vo, cloth gilt, 204 pp 7s. 6d. net

PRACTICAL DIRECTORSHIP. By H E COLESWORTHY, A C A, A S A A Second Edition In demy 8vo, cloth gilt, 271 pp 7s. 6d. net

THE PRACTICE RELATING TO DEBENTURES. By THOS FROUDE and ERIC V E WHITE B A, of *Lincoln's Inn and the South-Eastern Circuit, Barrister-at-Law* In demy 8vo, cloth gilt, 141 pp 7s. 6d. net

FORMATION AND MANAGEMENT OF A PRIVATE COMPANY. By F D HEAD, B A Second Edition In demy 8vo, cloth, 226 pp 7s. 6d. net.

THE COMPANY REGISTRAR'S MANUAL. By J J QUINLIVAN Second Edition In demy 8vo, cloth gilt, 360 pp 5s. net

MEETINGS. By F D. HEAD, B A (Oxon), *of Lincoln's Inn, Barrister-at-Law* Third Edition. In demy 8vo, cloth gilt, 262 pp. 5s. net

THE CHAIRMAN'S MANUAL. By GURDON PALIN, *Barrister-at-Law*, and ERNEST MARTIN, F C I S Second Edition In crown 8vo, cloth gilt, 174 pp 5s. net

HOW TO TAKE MINUTES. Edited by ERNEST MARTIN, F C I S Fourth Edition In demy 8vo, cloth gilt, 144 pp 2s. 6d. net

PROSPECTUSES: HOW TO READ AND UNDERSTAND THEM. By PHILIP TOVEY, F C I S, and H LAMBERT SMITH, B Sc Second Edition In demy 8vo, cloth gilt, 109 pp 8s. 6d. net

PRACTICAL SHARE TRANSFER WORK. By F W LIDINGTON In crown 8vo, 123 pp 8s. 6d. net

QUESTIONS AND ANSWERS ON SECRETARIAL PRACTICE. By E J HAMMOND Fourth Edition Revised by G K BUCKNALL, A C I S (Hons) In demy 8vo, cloth gilt, 250 pp 5s. net

EXAMINATION NOTES ON SECRETARIAL PRACTICE. By C W ADAMS, A C I S Second Edition. In crown 8vo, cloth, 80 pp 2s. 6d. net.

INCOME TAX

INCOME TAX LAW, PRACTICE, AND ADMINISTRATION. By F F SHARLES, F S A A, R P CROOM-JOHNSON, LL B, K C, L C GRAHAM-DIXON, *of the Inner Temple, Barrister-at-Law*, and W J ECCOTT, *formerly one of H M Principal Inspectors of Taxes* In crown 4to, half leather gilt, 1432 pp £4 4s. net Three volumes

DICTIONARY OF INCOME TAX AND SUR-TAX PRACTICE. By W E SNELLING Eighth Edition In demy 8vo, half leather gilt, 732 pp 25s. net

BURN'S INCOME TAX GUIDE. By JOHN BURNS, W S In crown 8vo, cloth gilt, 214 pp 5s. net Ninth Edition

INTRODUCTION TO INCOME TAX. By E D FRYER, A L A A Fourth Edition. In crown 8vo, cloth, 96 pp 2s. 6d. net

SNELLING'S PRACTICAL INCOME TAX AND SUR-TAX. In crown, 8vo cloth, 182 pp 8s. 6d. net Fourteenth Edition

INCOME TAX FOR PROFESSIONAL STUDENTS. By W T BAXTER, B Com, C A In demy 8vo, cloth gilt, 180 pp 7s. 6d. net

ECONOMICS

THE GENERAL TARIFF OF THE UNITED KINGDOM: LAW AND REGULATIONS. Compiled by A S HARVEY, *H M Customs and Excise Department* In demy 8vo, cloth gilt, 188 pp 5s. net

AN INTRODUCTION TO INTERNATIONAL TRADE AND TARIFFS. By R A HODGSON, B Com (Lond) In demy 8vo, cloth gilt, 208 pp 6s. net

ECONOMICS OF THE ENGLISH BANKING SYSTEM. By W J WESTON, M A, B Sc, of *Gray's Inn, Barrister-at-Law* In demy 8vo, cloth gilt, 136 pp 2s. 6d. net

DICTIONARY OF ECONOMIC AND BANKING TERMS. By W J WESTON, M A, B Sc, and A CREW, *Barrister-at-Law* In crown 8vo, cloth, 248 pp 5s. net Third Edition

ECONOMIC GEOGRAPHY. By J MCFARLANE, M A, M Com Fourth Edition In demy 8vo, cloth gilt, 688 pp 10s. 6d.

THE PRINCIPLES OF ECONOMIC GEOGRAPHY. By R N RUDMOSE BROWN, D Sc Third Edition In demy 8vo, cloth gilt, 223 pp 6s.

THE HISTORY OF COMMERCE. By T G WILLIAMS, M A, F R Hist S, F R Econ S In demy 8vo, cloth gilt, 343 pp 3s. 6d.

OUTLINES OF THE ECONOMIC HISTORY OF ENGLAND. By H O MEREDITH, M A, M Com Second Edition In demy 8vo, cloth gilt, 430 pp 7s. 6d.

A SURVEY OF ECONOMIC DEVELOPMENT. By J F REES In demy 8vo, cloth gilt, 330 pp 7s. 6d. net

MAIN CURRENTS OF SOCIAL AND INDUSTRIAL CHANGE. By T G WILLIAMS, M A, F R Hist S, F R Econ S In crown 8vo, cloth gilt, 320 pp 5s. net Second Edition

THE PRINCIPLES OF BUSINESS ECONOMICS. By JAMES STEPHENSON, M A, M Com, D Sc In demy 8vo, cloth gilt, 853 pp 10s. 6d. net Second Edition

ECONOMICS OF THE MANUFACTURING BUSINESS. By W A STEWART JONES, F C W A, F S S In demy 8vo, cloth, 160 pp 3s. 6d.

ECONOMICS FOR BUSINESS MEN. By W J WESTON, M A, B Sc In crown 8vo, cloth gilt, 230 pp 3s. 6d. net

PRINCIPLES OF ECONOMICS. By L A RUFENER, Ph D In medium 8vo, cloth gilt, 862 pp 16s. net

A TEXTBOOK OF ECONOMICS. By W J WESTON, M A, B Sc In demy 8vo, cloth gilt, 460 pp 7s. 6d.

ECONOMICS OF INSTALMENT TRADING AND HIRE PURCHASE. By W F. CRICK In demy 8vo, cloth gilt, 126 pp 5s. net

CORRECT ECONOMY FOR THE MACHINE AGE. By A G MCGREGOR Second Edition In demy 8vo, 274 pp 7s. 6d. net

THIS AGE OF PLENTY. By C M HATTERSLEY, M A, LL B Fifth Edition In crown 8vo, 427 pp, paper, 3s. 6d. net, cloth, 6s. net

A FAIR WAGE. By EDWARD BATTEN, M I Mech E 100 pp 2s. 6d. net

ECONOMICS OF THE INDUSTRIAL SYSTEM. By H A SILVERMAN, B A (Econ) In demy 8vo, 348 pp 7s. 6d. net

THE SUBSTANCE OF ECONOMICS. By H A SILVERMAN, B A (Econ) Ninth Edition In demy 8vo, cloth gilt, 370 pp 6s.

ECONOMICS OF PRIVATE ENTERPRISE, THE. By J H JONES, M A Second Edition In demy 8vo, cloth gilt, 462 pp 7s. 6d. net

ECONOMICS OF THE WHOLESALE AND RETAIL TRADE. By JAMES STEPHENSON, M A, M Com, D Sc In demy 8vo, cloth, 292 pp 5s.

ECONOMICS OF PRODUCTION AND EXCHANGE. By JAMES STEPHENSON, M A, M Com, D Sc, and NOEL BRANTON, B Com In demy 8vo, cloth, 484 pp 7s. 6d.

ECONOMICS OF BANKING, TRADE AND FINANCE. By JAMES STEPHENSON and NOEL BRANTON In demy 8vo, cloth, 382 pp 7s. 6d.

ECONOMICS OF THE IMPORT AND EXPORT TRADE. By HIROMU NAGAOKA In demy 8vo, cloth, 235 pp 5s.

ENGINEERING ECONOMICS. By T H BURNHAM, B Sc Hons (Lond), B Com (Lond), F I I A, A M I Mech E, M I Mar E In two vols Each in demy 8vo, cloth gilt Third Revised Edition Book I. Elements of Industrial Organization and Management. 280 pp 8s. 6d. net Book II. Works Organization and Management. 312 pp 8s. 6d. net

INTERNATIONAL COMBINES IN MODERN INDUSTRY. By ALFRED PLUMMER, B Litt, M Sc (Econ), LL D In demy 8vo, cloth gilt, 190 pp 7s. 6d. net

INTERNATIONAL ORGANIZATION. By R YORKE HEDGES, LL D, of *Gray's Inn, Barrister-at-Law* In demy 8vo, cloth gilt, 212 pp 10s. 6d. net

PITMAN'S ECONOMICS SERIES

General Editor PROFESSOR J H JONES, M A

Each in large crown 8vo, bound in limp keratol, gilt

A PRIMER OF ECONOMIC GEOGRAPHY. By L W LYDE, M A, F R G S, F R S G S 220 pp 5s. net

BRITISH ECONOMISTS. By FRANCIS C HOOD, M A 106 pp 2s. 6d. net.

BUSINESS FORECASTING. By J H RICHARDSON, M A, Ph D 110 pp 2s. 6d. net

CURRENCY AND BANKING. By D T JACK, M A 204 pp 5s. net

ECONOMIC FUNCTIONS OF THE STATE. By R H SOLTAU, M A 184 pp. 5s. net.

FINDING CAPITAL FOR BUSINESS. By DAVID FINNIE, M A , C A 126 pp
2s. 6d. net

INTERNATIONAL TRADE. By D T JACK, M A 126 pp 2s. 6d. net

METHODS OF REMUNERATION. By R WILSON, M A , B Sc 108 pp
2s. 6d. net

OVERHEAD COSTS. By SIR HENRY N BUNBURY, K C B 96 pp 2s. 6d. net

PRODUCTION. By HUBERT PHILLIPS, M A (Oxon) 168 pp 5s. net

SOCIALISM. By ROBERT RICHARDS 114 pp 2s. 6d. net

TRANSPORT AND COMMUNICATIONS. By K G FENELON, M A , Ph D
110 pp 2s. 6d. net

VALUE AND DISTRIBUTION. By HUBERT PHILLIPS, M A (Oxon) 174 pp
5s. net

MUNICIPAL WORK

COSTING SCHEMES FOR LOCAL AUTHORITIES. By J H BURTON.
Second Edition In demy 8vo, 144 pp 5s. net

LOANS AND BORROWING POWERS OF LOCAL AUTHORITIES. By
J H BURTON In demy 8vo, cloth gilt, 228 pp 7s. 6d. net

**LOCAL GOVERNMENT OF THE UNITED KINGDOM AND THE IRISH FREE
STATE.** By J J CLARKE, M A , F S S , *of Gray's Inn, Barrister-at-Law*
Ninth Edition In demy 8vo, cloth gilt, 738 pp 12s. 6d. net

SOCIAL ADMINISTRATION INCLUDING THE POOR LAWS. By J J CLARKE,
M A , F S S In demy 8vo, cloth gilt, 852 pp 15s. net Second Edition

RATES AND RATING. By ALBERT CREW, *Barrister-at-Law* Eighth
Edition In crown 8vo, cloth gilt, 509 pp 12s. 6d. net

MUNICIPAL BOOK-KEEPING. By J H McCALL, F S A A Fourth
Edition In demy 8vo, cloth gilt, 130 pp 7s. 6d.

MUNICIPAL AUDIT PROGRAMMES. By S WHITEHEAD, A S A A
Second Edition In demy 8vo, cloth gilt 116 pp 5s. net

MUNICIPAL ACCOUNTING SYSTEMS. By S WHITEHEAD Second Edition
In demy 8vo, cloth gilt, 168 pp 5s.

MUNICIPAL STUDENT'S EXAMINATION NOTEBOOK. By S WHITEHEAD.
Second Edition In crown 8vo, cloth, 335 pp 7s. 6d. net

MUNICIPAL COST AND WORKS ACCOUNTS. By GEORGE ARTHUR BRYANT,
F C W A In demy 8vo, cloth gilt, 118 pp 10s. 6d. net

AMERICAN CITY GOVERNMENT. By W. ANDERSON, Ph D In demy 8vo,
cloth gilt, 686 pp 21s. net.

MUNICIPAL SERIES. The Organization and Administration of the Various
Departments of a Municipal Office Edited by W BATESON A C A ,
F S A A —

TRAMWAYS DEPARTMENT. By S B NORMAN MARSH, *Accountant to
the Birmingham Corporation Tramways* In demy 8vo, cloth gilt,
170 pp. 6s. net

GAS UNDERTAKING. By EDWIN UPTON, F S A A In demy 8vo, cloth gilt, 130 pp 5s. net

TOWN CLERK'S DEPARTMENT AND THE JUSTICES' CLERK'S DEPARTMENT. By A S WRIGHT and E H SINGLETON In demy 8vo, cloth gilt, 268 pp 7s. 6d. net

WATERWORKS UNDERTAKING. By FREDERICK J ALBAN, F S A A, F I M T A, A C I S In demy 8vo, cloth gilt, 314 pp 10s. 6d. net

EDUCATION DEPARTMENT. By ALFRED E IKIN, B Sc, LL D In demy 8vo, cloth gilt, 251 pp 7s. 6d. net

PUBLIC HEALTH DEPARTMENT. By W A LEONARD, *Chief Clerk and Statistician in the Public Health Department, Birmingham* In demy 8vo, cloth gilt, 155 pp 6s. net

RATING DEPARTMENT. By A H PEACOCK, M A, A S A A, *Incorporated Accountant* In demy 8vo, cloth gilt, 96 pp 5s. net

MUNICIPAL ENGINEER AND SURVEYOR'S DEPARTMENT. By ERNEST J ELFORD, M Inst C E, *Chartered Civil Engineer*, M I Mech E, etc In demy 8vo, cloth gilt, 237 pp 10s. 6d. net Second Edition

ADVERTISING AND SALESMANSHIP

THE DICTIONARY OF ADVERTISING AND PRINTING. By G J FRESHWATER and ALFRED BASTIEN In crown 4to, half leather gilt, 460 pp 42s. net

THE PRINCIPLES AND PRACTICE OF ADVERTISING. By R SIMMAT, M A In demy 8vo, cloth gilt, 500 pp, illustrated 15s. net

STORECRAFT. By S A WILLIAMS, M A In crown 8vo, cloth, 143 pp 3s. 6d. net

PRINCIPLES OF RETAIL DISTRIBUTION. By S A WILLIAMS, M A In crown 8vo, cloth gilt, 218 pp 5s. net

SUCCESSFUL RETAILING. By E. N SIMONS In demy 8vo, cloth gilt, 210 pp 5s. net

THE CRAFT OF SILENT SALESMANSHIP. A Guide to Advertisement Construction By C MAXWELL TREGURTHA and J W FRINGS Size 6½ in by 9½ in., cloth, 98 pp, with illustrations 3s. 6d. net.

SALES COUNTERCRAFT. By WILLIAM G CARTER, M P S In demy 8vo, cloth gilt, 224 pp 7s. 6d. net

PERSONAL SALESMANSHIP. By R SIMMAT, M A In demy 8vo, cloth gilt, 96 pp. 3s. 6d. net

SALESMANSHIP. By WILLIAM MAXWELL In crown 8vo, cloth gilt, 238 pp 5s. net

SALESMANSHIP. By W A CORBION and G E GRIMSDALE In crown 8vo, cloth, 168 pp 8s. 6d. net

- TRAINING FOR MORE SALES.** By C C KNIGHTS Second Edition In demy 8vo, cloth, 264 pp 5s. net
- AN OUTLINE OF SALES MANAGEMENT.** By C C KNIGHTS Second Edition In demy 8vo, cloth gilt, 184 pp 8s. 6d. net
- TECHNIQUE OF SALESMANSHIP.** By C C KNIGHTS Second Edition In demy 8vo, cloth gilt, 249 pp 5s. net
- BUILDING RETAIL SALES.** By C C KNIGHTS In demy 8vo, cloth gilt 230 pp 5s. net
- MORE SALES THROUGH THE WINDOW.** By C C KNIGHTS In demy 8vo, cloth gilt, 170 pp 8s. 6d. net
- PRACTICAL SALESMANSHIP.** By N C FOWLER, Junr In crown 8vo, 337 pp 7s. 6d. net
- RETAIL MANAGEMENT.** By CUNLIFFE L BOLLING In demy 8vo cloth gilt, 484 pp 15s. net
- RETAIL SALESMANSHIP.** By CUNLIFFE L BOLLING Second Edition In demy 8vo, cloth gilt, 284 pp 7s. 6d. net
- SALES MANAGEMENT.** By CUNLIFFE L BOLLING Second Edition In demy 8vo, cloth gilt, 372 pp 10s. 6d. net
- SALESMEN'S AGREEMENTS.** Compiled from the proceedings of a special Conference of the Incorporated Association of Sales Managers of Great Britain In demy 8vo, cloth gilt, 84 pp 5s. net
- THE OUTFITTER'S SALESMAN.** By E OSTICK, M A, L C P In crown 8vo, cloth gilt, 170 pp 5s. net
- TEXTILES FOR SALESMEN.** By E OSTICK, M A, L C P Second Edition In crown 8vo, cloth gilt, 174 pp 5s. net
- PSYCHOLOGY AS A SALES FACTOR.** By A J GREENLY Second Edition In demy 8vo, cloth gilt, 224 pp 7s. 6d. net
- MODERN SALES CORRESPONDENCE.** By D M WILSON In demy 8vo, cloth gilt, 80 pp 8s. 6d. net
- DIRECT MAIL ADVERTISING.** For the Retail Trader. By H DENNETT In demy 8vo, cloth gilt, 220 pp 7s. 6d. net
- SALES AND ROUTINE LETTERS FOR THE RETAIL TRADER.** By H DENNETT In demy 8vo, cloth gilt, 204 pp 7s. 6d. net.
- TRAINING FOR TRAVELLING SALESMEN.** By FRANK W SHRUBSALL In crown 8vo, cloth gilt, 90 pp 2s. 6d. net
- ADVERTISING AND THE SHOPKEEPER.** By HAROLD W ELEY In crown 8vo, 160 pp 8s. 6d. net
- ROUTINE OF THE ADVERTISING DEPARTMENT.** By REGINALD H W. Cox In demy 8vo, cloth gilt, 202 pp 10s. 6d. net
- ADVERTISEMENT LAY-OUT AND COPY-WRITING.** By A J WATKINS In crown 4to, cloth, 130 pp 15s. net

PRACTICAL TYPOGRAPHY AND COPY WRITING. By COURTNEY D FARMER In demy 8vo, cloth gilt, 110 pp 5s. net

BUSINESS LETTER PRACTICE. By J B OPDYCKE Fifth Edition In demy 8vo, cloth gilt, 602 pp 7s. 6d. net

SELLING BY POST. By HAROLD W ELEY In foolscap 8vo, leatherette, 64 pp 1s. net

THE OUTDOOR SALES FORCE. By P E WILSON In crown 8vo, cloth, 146 pp 8s. 6d. net

SUCCESSFUL BUYING. By E N SIMONS In demy 8vo, cloth gilt, 291 pp 10s. 6d. net

MARKET RESEARCH. By R SIMMAT, M A In demy 8vo, cloth gilt, 128 pp 6s. net

THE PRINCIPLES AND PRACTICE OF MARKETING. By R SIMMAT, M A In demy 8vo, cloth gilt, 247 pp 12s. 6d. net

PRACTICAL AIDS TO RETAIL SELLING. By A EDWARD HAMMOND In demy 8vo, cloth gilt, 180 pp 3s. 6d. net

PLANNED SELLING. By JOHN W POWELL, A M C T Eng In demy 8vo, cloth gilt, 228 pp 8s. 6d. net

ADVERTISING THROUGH THE PRESS. By N HUNTER In demy 8vo, cloth, 146 pp 5s. net

PRACTICAL PRESS PUBLICITY. By A L CULYER In demy 8vo, cloth, 95 pp 3s. 6d. net

SHOP FITTINGS AND DISPLAY. By A E HAMMOND In demy 8vo, cloth, 142 pp 5s. net

WINDOW DRESSING. By G L TIMMINS In crown 8vo, cloth, 85 pp 2s. net

ART OF WINDOW DISPLAY. Edited by H ASHFORD DOWN In crown 4to, buckram, 220 pp 21s. net

COMMERCIAL PHOTOGRAPHY. By D CHARLES Second Edition In demy 8vo, cloth gilt, 316 pp 10s. 6d. net

HINTS AND TIPS FOR COMMERCIAL ARTISTS. By BERNARD J PALMER Second Edition In crown 8vo, 122 pp 5s. net.

TRAINING IN COMMERCIAL ART. By V L DANVERS In crown 4to 10s. 6d. net

TICKET AND SHOW CARD DESIGNING. By F. A PEARSON In foolscap, 180 pp 4to, cloth 3s. 6d. net

TYPES AND TYPE FACES. (From *Modern Advertising*) By C M TREGURTHA In crown 4to, quarter cloth, 48 pp 2s. 6d. net

THE ART AND PRACTICE OF PRINTING. Edited by Wm ATKINS In six volumes In crown 8vo, cloth gilt Each 7s. 6d. net

PRINTING. By H A MADDOX Second Edition In demy 8vo, cloth, 178 pp 5s. net

AUTHORSHIP AND JOURNALISM

THE COMPLETE JOURNALIST. By F J MANSFIELD In demy 8vo, cloth gilt, 389 pp 12s. 6d. net

SUB-EDITING. By F J MANSFIELD In demy 8vo, cloth gilt, 264 pp. 10s. 6d net

JOURNALISM. By SOME MASTERS OF THE CRAFT In demy 8vo, 232 pp 5s. net.

MODERN JOURNALISM. By C F CARR and F E STEVENS In demy 8vo, cloth gilt, 252 pp 7s. 6d. net

JOURNALISM AS A CAREER. Edited by W. T CRANFIELD In demy 8vo, cloth, 108 pp 5s. net

PITMAN'S POPULAR GUIDE TO JOURNALISM. By ALFRED KINGSTON Fourth Edition In crown 8vo, cloth, 124 pp 2s. 6d. net

PITMAN'S PRACTICAL JOURNALISM. By ALFRED BAKER Second Edition Revised by E A COPE In crown 8vo, cloth, 180 pp 3s. 6d. net

SHORT STORY WRITING AND FREE-LANCE JOURNALISM. By SYDNEY A MOSELEY Third Edition In demy 8vo, cloth gilt, 232 pp 7s. 6d. net

THE TRUTH ABOUT A JOURNALIST. By SYDNEY A MOSELEY In demy 8vo, cloth gilt, 352 pp 10s. net

NEWSPAPER WRITING AND EDITING. By W J BLEYER, Ph D Revised and Enlarged Edition Size 5½ in by 8 in, cloth, 482 pp 10s. 6d. net

HOW TO WRITE PLAYS. By BASIL HOGARTH In crown 8vo, cloth, 172 pp 3s. 6d. net

THE WRITING WAY. By JOHN STEEKSMa In demy 8vo, cloth gilt, 160 pp 5s. net

WRITING FOR THE FILMS. By L'ESTRANGE FAWCETT In crown 8vo, cloth, 116 pp 3s. 6d. net

INTERVIEWING. By W V NOBLE In crown 8vo, cloth, 96 pp 2s. 6d. net

THE CHILDREN'S AUTHOR. By CHRISTINE CHAUNDLER In crown 8vo, cloth, 112 pp 3s. 6d. net

LAW

SLATER'S MERCANTILE LAW. Ninth Edition, by R W HOLLAND, O B E, M A, M Sc, LL D, *Barrister-at-Law*, and R H CODE HOLLAND, B A (Lond), *Barrister-at-Law* In demy 8vo, cloth gilt, 643 pp 7s. 6d.

INTRODUCTION TO COMMERCIAL LAW. By NORMAN A. WEBB, B Sc In demy 8vo, cloth, 175 pp 5s.

COMPANIES AND COMPANY LAW. By A C CONNELL, LL B (Lond) Fourth Edition, Revised by W E WILKINSON, LL D In demy 8vo, cloth gilt, 422 pp 6s.

- MANUAL OF COMPANY LAW AND PRACTICE.** By LESLIE MADDOCK, *Barrister-at-Law* In demy 8vo, cloth gilt, 437 pp 10s. 6d.
- COMPANY LAW.** By D F DE L'HOSTE RANKING, M A, LL D, and E E SPICER, F C A Sixth Edition Edited by H A R J WILSON, F C A, F S A A In demy 8vo, cloth gilt, 498 pp 10s. net
- THE LAW OF JOINT STOCK COMPANIES.** By W J WESTON, M A, B Sc., *of Gray's Inn, Barrister-at-Law* In demy 8vo, 308 pp. 7s. 6d. net
- LAW OF ARBITRATION AND AWARDS.** By H S PALMER, M A (Oxon) In demy 8vo, 180 pp 6s. net
- LAW OF GAMING AND BETTING.** By C F SHOOLBRED, B A, LL B, *Barrister-at-Law* In demy 8vo, cloth gilt, 274 pp 15s. net.
- LAW RELATING TO RESTRAINT OF TRADE.** By R YORKE HEDGES, LL M, *Barrister-at-Law* In demy 8vo, cloth gilt, 140 pp 7s. 6d. net
- AIR AND AVIATION LAW (CIVIL AVIATION).** By WM MARSHALL FREEMAN, *Barrister-at-Law* In demy 8vo, cloth gilt, 176 pp 7s. 6d. net
- ADMINISTRATION OF ESTATES.** By A H COSWAY In crown 8vo, 172 pp 5s. net
- RIGHTS AND DUTIES OF LIQUIDATORS, TRUSTEES, AND RECEIVERS.** By D F DE L'HOSTE RANKING, M A, LL D, E E SPICER, F C A, and E C PEGLER, F C A Size 9½ in by 7 in, cloth gilt, 434 pp 15s. net
Nineteenth Edition Edited by H A R J WILSON, F C A, F S A A
- LIQUIDATOR'S INDEX AND SUMMARY OF THE COMPANIES ACT AND WINDING UP RULES, 1929.** By JOHN H SENIOR, F C A, and H M PRATT In foolscap folio, buckram, 96 pp 7s. 6d. net
- GUIDE TO BANKRUPTCY LAW AND WINDING UP OF COMPANIES.** By F PORTER FAUSSET, M A, *Barrister-at-Law* Second Edition In crown 8vo, cloth gilt, 216 pp 5s. net
- POWERS OF ATTORNEY.** By F BOWER ALCOCK, *of Gray's Inn, Barrister-at-Law* In royal 8vo, cloth gilt, 326 pp 21s. net
- DUCKWORTH'S PRINCIPLES OF MARINE LAW.** Fourth Edition, Revised by WM MARSHALL FREEMAN, *Barrister-at-Law*. In demy 8vo, 388 pp 7s. 6d. net
- LAW FOR JOURNALISTS.** By CHARLES PILLEY, *Barrister-at-Law* Second Edition In demy 8vo, cloth, 170 pp 5s. net
- THE LAW RELATING TO BANKING AND FOREIGN EXCHANGE.** By L LE M MINTY, Ph D, B Sc (Econ), B Com, LL B, Cert A I B, *Barrister-at-Law* In crown 4to, half leather gilt, loose leaf Second Edition (*In the Press*)
- PARTNERSHIP LAW.** By D F. DE L'HOSTE RANKING, M A, LL D, E E SPICER, F C A, and E C PEGLER, F C A Fifth Edition Edited by WALTER W BIGG, F C A, F S A A In royal 8vo, cloth, 176 pp 7s. 6d. net
- STUDIES IN PRACTICAL BANKING.** Being the Gilbert Lectures for 1932-1935 By R W JONES, *Fellow of the Institute of Bankers* In demy 8vo, cloth gilt, 334 pp 7s. 6d. net

PARTNERSHIP LAW AND ACCOUNTS. By R W HOLLAND, O B E , M A , M Sc , LL D , *Barrister-at-Law* In demy 8vo, 174 pp 6s. net

THE LAW OF CONTRACT. By R W HOLLAND, O B E , M A , M Sc , LL D . Revised Edition In demy 8vo, cloth, 123 pp 5s. net

TRUSTS. By C KELLY and J COLE-HAMILTON, *Chartered Accountants* In demy 8vo, cloth gilt, 418 pp 15s. net

EXECUTORSHIP LAW AND ACCOUNTS. By D F DE L'HOSTE RANKING, M A , LL D , E E SPICER, F C A , and E C PEGLER, F C A Size 10 in by 7½ in, cloth gilt, 370 pp 15s. net Eleventh Edition Edited by H A R J Wilson, F C A , F S A A

A HANDBOOK ON WILLS. By A H COSWAY In crown 8vo, cloth, 123 pp 2s. 6d. net Second Edition

WILLS. A Complete Guide for Testators, Executors, and Trustees. With a Chapter on Intestacy. By R W HOLLAND, O B E , M A , M Sc , LL D , of the *Middle Temple, Barrister-at-Law* In foolscap 8vo, cloth, 115 pp 2s. 6d. net Fourth Edition

THE LAW OF WILLS. By S J BAILEY, M A , LL M , of the *Inner Temple, Barrister-at-Law* In royal 8vo, cloth gilt, 211 pp 15s. net

SOLICITOR'S CLERK'S GUIDE. By EDWARD A COPE Revised by FRED G W LESTER In crown 8vo, cloth gilt, 214 pp 4s. net

MUNICIPAL AND LOCAL GOVERNMENT LAW. By H EMERSON SMITH, LL B (Lond) Third Edition In demy 8vo, cloth gilt, 296 pp 10s. 6d. net

LAW FOR THE HOUSE-OWNER. By A H COSWAY Second Edition. 128 pp In crown 8vo, cloth 2s. 6d. net

THE HOUSING ACT, 1935. By T J SOPHIAN, of the *Inner Temple and South-Eastern Circuit, Barrister-at-Law* In royal 8vo, cloth gilt, 217 pp 12s. 6d. net

THE BUSINESS TENANT. By E S COX-SINCLAIR, *Barrister-at-Law*, and T HYNES, LL B , *Barrister-at-Law* In crown 8vo, cloth, 263 pp 7s. 6d. net

LAW AND PRACTICE RELATING TO INCORPORATED BUILDING SOCIETIES. By C P BEST, B A , LL B , of the *Middle Temple, Barrister-at-Law* In crown 8vo, cloth gilt, 480 pp 12s. 6d. net

THE LAW RELATING TO BUILDING AND BUILDING CONTRACTS. By W T CRESWELL, Hon A R I B A , F R San Inst , of *Gray's Inn, Barrister-at-Law* Second Edition In demy 8vo, cloth, 372 pp 12s. 6d. net

LAW OF INLAND TRANSPORT. By W H GUNN, LL B (Lond), of the *Middle Temple and the South-Eastern Circuit, Barrister-at-Law* In demy 8vo, cloth gilt, 332 pp 8s. 6d. net

COPYRIGHT IN INDUSTRIAL DESIGNS. By A D RUSSELL-CLARKE, of the *Inner Temple, Barrister-at-Law* In demy 8vo, cloth, 212 pp 10s. 6d. net

THE LAW OF EVIDENCE. By W NEMBARD HIBBERT, LL D , *Barrister-at-Law* Sixth Edition, Revised In crown 8vo, 132 pp 7s. 6d. net

THE LAW OF PROCEDURE. By W. NEMBARD HIBBERT Fifth Edition. In demy 8vo, cloth gilt, 133 pp 7s. 6d. net

- THE LAW OF MASTER AND SERVANT.** By FRANCIS RALEIGH BATT, LL M, *of Gray's Inn, Barrister-at-Law*. Second Edition In demy 8vo, cloth gilt, 522 pp 12s. 6d. net
- TRADE MARK LAW AND PRACTICE.** By A W. GRIFFITHS, B.Sc (Eng.), Lond, *Barrister-at-Law* In demy 8vo, cloth gilt, 288 pp 10s. 6d. net
- THE LAW RELATING TO ADVERTISING.** By E. LING-MALLISON, B.Sc (Lille), *Barrister-at-Law* In crown 8vo, cloth gilt, 234 pp 7s. 6d. net
- THE LAW RELATING TO INDUSTRY.** By H SAMUELS, M A, *of the Middle Temple, Barrister-at-Law* In demy 8vo, cloth gilt, 258 pp 10s. 6d. net
- THE LAW OF THE SALE OF GOODS.** By C. G. AUSTIN, B A (Oxon) In demy 8vo, cloth gilt, 172 pp 5s. net
- LAW AND ORGANIZATION OF THE BRITISH CIVIL SERVICE.** By N. E. MUSTOX, M A, LL B In demy 8vo, cloth gilt, 218 pp 7s. 6d. net.
- POLEY'S LAW AND PRACTICE OF THE STOCK EXCHANGE.** Fifth Edition By R H CODE HOLLAND, B A, *of the Middle Temple, Barrister-at-Law*, and JOHN N WERRY In demy 8vo, cloth gilt, 470 pp 15s. net
- GUIDE TO LUNACY PRACTICE.** By G GROSSMAN, B A (Oxon), *of the Inner Temple, Barrister-at-Law, etc*, and JOHN J WONTNER In demy 8vo, cloth gilt, 151 pp 10s. 6d. net
- THE LAW OF LICENSING.** By C C ROSS, M A, *of Lincoln's Inn, Barrister-at-Law* In demy 8vo, cloth gilt, 265 pp 12s. 6d. net
- PUBLIC ASSISTANCE.** By JOHN J CLARKE, M A, FSS, *of Gray's Inn and the Northern Circuit, Barrister-at-Law, Legal Member of the Town Planning Institute* In demy 8vo, cloth gilt, 293 pp 6s. net
- DICTIONARY OF LEGAL TERMS AND CITATIONS.** By H A C STURGESS, *Librarian and Keeper of the Records, Middle Temple*, and ARTHUR R HEWITT, *Assistant Librarian, Middle Temple* In demy 8vo, cloth gilt, 306 pp 5s. net
- THE 1931 FORM OF BUILDING CONTRACT.** By WILLIAM T CRESWELL, KC, Hon A R I B A, ASI, LMTPI, etc Assisted by C G. ARMSTRONG COWAN, *of the Middle Temple* In crown 8vo, cloth gilt, 184 pp 7s. 6d. net
- LAW AND PRACTICE RELATING TO INCORPORATED BUILDING SOCIETIES.** By C P BEST, B A, LL B, *of the Middle Temple, Barrister-at-Law* In crown 8vo, cloth gilt, 486 pp 12s. 6d. net
- PRACTICAL BUILDING LAW.** By GORDON ALCHIN, M A, BCL, *Barrister-at-Law* In demy 8vo, cloth gilt, 246 pp 7s. 6d. net
- LAW OF EDUCATION.** By H J SIMMONDS, CB, CBE, *of Lincoln's Inn, Barrister-at-Law*, and A W NICHOLLS, M A, BLitt, *of Gray's Inn and the South-Eastern Circuit, Barrister-at-Law* In royal 8vo, cloth gilt, 266 pp 16s. net
- CHILDREN AND YOUNG PERSONS ACT, 1933.** By ALFRED E IKIN, BSc, LL D In royal 8vo, cloth gilt, 310 pp 10s. 6d. net
- LAW OF CHILD PROTECTION.** By E E BOWERMAN, B A, *of the Middle Temple, Barrister-at-Law* In crown 8vo, cloth gilt, 150 pp 5s. net

BUSINESS REFERENCE BOOKS**THE PRACTICAL SURVEYOR, AUCTIONEER, AND ESTATE AGENT.**

General Editor, SIR CHARLES GOTT, *Vice-President of the Chartered Surveyors' Institution, Fellow of the Auctioneers' and Estate Agents' Institute, etc* Consulting Legal Editor, GRAHAM MOULD, *of Gray's Inn and the Middle Temple, Barrister-at-Law, etc* Size 10½ in by 9 in, half leather gilt, loose leaf, 930 pp 70s. net

BUSINESS TERMS, PHRASES, AND ABBREVIATIONS. In crown 8vo, cloth, 271 pp 3s. 6d. net Eighth Edition With equivalents in French, German, Spanish, and Italian, and facsimile documents

PITMAN'S BUSINESS MAN'S GUIDE. In crown 8vo, cloth, 529 pp 6s. net Eleventh Edition, Revised

MERCANTILE TERMS AND ABBREVIATIONS. Size 3 in by 4½ in, cloth, 126 pp 1s. 6d. net Containing over 1,000 terms and 500 abbreviations with definitions

BUSINESS FORECASTING AND ITS PRACTICAL APPLICATION. By W. WALLACE, M Com (Lond) Third Edition In demy 8vo, cloth gilt, 148 pp 7s. 6d. net

PRACTICAL BUSINESS FORECASTING. By D F JORDAN Size 6 in by 9 in, cloth, 270 pp 16s. net.

BUSINESS CHARTS. By T G ROSE M I Mech E In demy 8vo, cloth gilt, 104 pp Second Edition 7s. 6d. net

HIGHER CONTROL. By T G ROSE In demy 8vo, cloth gilt, 270 pp 12s. 6d. net

BUSINESS BUDGETS AND BUDGETARY CONTROL. By A W WILLSMORE, F R Econ S In demy 8vo, cloth gilt, 238 pp 10s. 6d. net

FRAUD AND EMBEZZLEMENT. By IRVINE HUBERT DEARNLEY In demy 8vo, cloth gilt, 192 pp 7s. 6d. net

SHAREHOLDERS' MONEY. By HORACE B SAMUEL, M A (Oxon), *Barrister-at-Law* In demy 8vo, cloth gilt, 406 pp 7s. 6d. net

ALTERATION OF SHARE CAPITAL. By P LEA REED, A I S A, *Incorporated Secretary*, and C WRIGHT, A C A In demy 8vo, cloth gilt, 144 pp 5s. net

MONEY-MAKING IN STOCKS AND SHARES. By SYDNEY A MOSELEY. Third Edition In demy 8vo, cloth gilt, 252 pp 7s. 6d. net

HOW THE STOCK MARKET REALLY WORKS. By W COLLIN BROOKS In demy 8vo, cloth gilt, 160 pp 5s. net

MARKETS OF LONDON. By CUTHBERT MAUGHAN In demy 8vo, cloth gilt, 215 pp 6s. net

SCIENTIFIC INVESTMENT. By HARGREAVES PARKINSON, B A, B Com Second Edition In demy 8vo, 246 pp, cloth gilt 10s. 6d. net

A SHORT HISTORY OF INVESTMENT. By PERCY RIPLEY In demy 8vo, cloth gilt, 214 pp 7s. 6d. net

INVESTMENT IN STOCKS AND SHARES. By E D KISSAN and L D WILLIAMS In demy 8vo, cloth gilt, 224 pp 8s. 6d. net

THE ROOT PRINCIPLES OF INVESTMENT. By H COPE WEST In demy 8vo, cloth, 232 pp 15s. net

TYPES OF BUSINESS ENTERPRISE. By M C CROSS, LL B, Ph D In medium 8vo, cloth gilt, 348 pp 21s. net

DUPLICATING AND COPYING PROCESSES. By W DESBOROUGH, O B E, F C I In demy 8vo, cloth gilt, 146 pp 5s. net

STATISTICAL METHODS. By F C MILLS, *Associate Professor of Business Statistics, Columbia University* In demy 8vo, cloth gilt, 620 pp 15s. net

STATISTICS. By WILLIAM VERNON LOVITT, Ph D, *Professor of Mathematics, Colorado College*, and HENRY F HOLTZCLAW, Ph D, *Professor of Commerce, University of Kansas* In medium 8vo, cloth gilt, 304 pp 15s. net.

BUSINESS STATISTICS. Their Preparation, Compilation, and Presentation. By R W HOLLAND, O B E, M A, M Sc, LL D Third Edition In crown 8vo, cloth, 108 pp 8s. 6d. net

STATISTICS IN THEORY AND PRACTICE. By L R CONNOR, M Sc, *Barrister-at-Law* Second Edition In medium 8vo, cloth gilt, 392 pp 12s. 6d. net

STATISTICS AND THEIR APPLICATION TO COMMERCE. By A. L. BODDINGTON, *Fellow of the Royal Statistical and Economic Societies* Sixth Edition In medium 8vo, cloth gilt, 356 pp 12s. 6d. net

THE GANTT CHART. By WALLACE CLARK In demy 8vo cloth gilt, 146 pp 7s. 6d. net

A MANUAL OF CHARTING. Size 6 in by 9 in, cloth gilt, 116 pp 6s. net

PITMAN'S BOOK OF SYNONYMS AND ANTONYMS. In crown 8vo, cloth, 140 pp 2s. 6d. net

PITMAN'S OFFICE DESK BOOK. Third Edition In crown 8vo, 292 pp., cloth 2s. 6d. net

SPEAKING IN PUBLIC. By ARLEIGH B WILLIAMSON, M A, *Associate Professor of Public Speaking, Washington Square College, New York University* In medium 8vo, cloth gilt, 430 pp 15s. net.

PUBLIC SPEAKING. By ARCHIBALD CRAWFORD, K C In demy 8vo, cloth gilt, 250 pp 7s. 6d. net

HOW TO SPEAK IN PUBLIC. By C F CARR and F E STEVENS Second Edition In crown 8vo, cloth, 128 pp 8s. 6d. net

DICTIONARY OF THE WORLD'S COMMERCIAL PRODUCTS. By J. H. VANSTONE, F.R.G.S With French, German, and Spanish equivalents for the names of the products In demy 8vo, cloth, 170 pp 5s. net Third Edition

RAW MATERIALS OF COMMERCE. Edited by J H VANSTONE, F.R.G.S. In two volumes, demy 4to, cloth gilt, 793 pp Complete, 20s. net.

- THE COTTON WORLD.** Compiled and Edited by J A TODD, M A , B L
In crown 8vo, cloth, 246 pp 5s. net
- MARKETING OF COTTON.** By J A TODD, M A , B L In demy 8vo,
cloth, 250 pp 10s. 6d. net
- SPICES AND CONDIMENTS.** By H STANLEY REDGROVE B Sc , F I C In
demy 8vo, cloth gilt, 378 pp 15s. net
- TEA AND TEA DEALING.** By F W S STAVEACRE Second Edition In
demy 8vo, cloth gilt, 150 pp 7s. 6d. net
- THE COCOA AND CHOCOLATE INDUSTRY.** By A W KNAPP M Sc , F I C
In demy 8vo, cloth gilt, 200 pp 7s. 6d. net Second Edition
- BUYING AND SELLING A BUSINESS.** By A H COSWAY In crown 8vo,
cloth, 110 pp 8s. 6d. net
- HOW TO GRANT CREDIT.** By CUTHBERT GREIG In crown 8vo, cloth,
102 pp 3s. 6d. net
- HOW TO APPEAL AGAINST YOUR RATES.** By A STANLEY EAMER,
F S I , *Rating Surveyor to the Metropolitan Borough of Lambeth* In two
volumes, in crown 8vo, cloth Vol I (without the Metropolis), 5s. net
Vol II (within the Metropolis), 8s. 6d. net
- GUIDE TO COUNTY COURT PROCEDURE.** Being the Second Edition of
The Traders' Guide to County Court Procedure By F H B CHAPMAN
Revised by B S HILLS In crown 8vo, cloth, 104 pp 2s. 6d. net
- COMMERCIAL ATLAS OF THE WORLD.** Revised by W P RUTTER,
M Com In crown 4to, cloth, 226 pp 5s. net
- STATISTICAL ATLAS OF THE WORLD.** By J STEPHENSON, M A , M Com ,
D Sc In foolscap folio, cloth, 146 pp 7s. 6d. net
- THE FUTURE OF EMPIRE TRADE.** By J E RAY With a Foreword by
The Rt Hon L S AMERY. In crown 8vo, paper, 128 pp 2s. net
- GENERAL INTEREST TABLES.** For Dollars, Francs, Milreis, etc., adapted
to all Currencies. At Rates varying from 1 to 12 per cent. By HENRY
RUTTER Size 6 in by 9½ in , cloth gilt, 72 pp 12s. 6d. net
- OPPENHEIM'S NEW FRENCH FRANCO TABLES.** Francs with Sterling,
commencing at the Rate of 128 and advancing 1 centime at a Time up to
124.99, inclusive. By FREDERIC OPPENHEIM In demy 8vo, cloth gilt
10s. net
- OPPENHEIM'S DOLLAR EXCHANGE TABLES.** From \$4.00 to \$4.87½ to
the £. Advancing one-quarter of a cent at a time. FREDERICK OPPENHEIM
In crown 8vo, cloth, 90 pp 10s. 6d. net
- CONTINENTAL PRICE CALCULATOR.** For Conversion of English Prices into
their Foreign Equivalents at Current Rates of Exchange. By W G
CHAPMAN Size 4 in by 6½ in , leather, 124 pp 5s. net Second Edition
- COMPREHENSIVE TABLES OF COMPOUND INTEREST (NOT DECIMALS).**
On £1, £5, £25, £50, £75, and £100. Showing Accumulations Year by
Year for Fifty Years at Rates of Interest from 1 (progressing ½) to 5 per cent.
By JOHN WILHEIM Size 7 in by 4½ in cloth, 112 pp 2s. 6d. net

FOREIGN LANGUAGE DICTIONARIES

DICTIONARY OF COMMERCIAL CORRESPONDENCE IN SEVEN LANGUAGES: ENGLISH, FRENCH, GERMAN, SPANISH, ITALIAN, PORTUGUESE: AND RUSSIAN. Third Edition In demy 8vo, cloth, 718 pp 12s. 6d. net

ENGLISH-FRENCH AND FRENCH-ENGLISH DICTIONARY OF BUSINESS WORDS AND TERMS. Size 2 in by 6 in, cloth, rounded corners, 540 pp. 5s. net

FRENCH-ENGLISH AND ENGLISH-FRENCH COMMERCIAL DICTIONARY of the Words and Terms used in Commercial Correspondence. By F W. SMITH Second Edition In crown 8vo, cloth, 576 pp 7s. 6d. net.

GERMAN-ENGLISH AND ENGLISH-GERMAN COMMERCIAL DICTIONARY. By J BITHELL, M A Second Edition In crown 8vo, cloth gilt 992 pp 16s. net

A NEW GERMAN-ENGLISH DICTIONARY FOR GENERAL USE. By F C HEBERT and L HIRSCH In crown 8vo, cloth gilt, 1789 pp 15s. net

DER SPRACH-BROCKHAUS. An illustrated German Dictionary for everybody In demy 8vo, cloth, 762 pp 6s. net

SPANISH-ENGLISH AND ENGLISH-SPANISH COMMERCIAL DICTIONARY of the Words and Terms used in Commercial Correspondence. By G R MACDONALD Fourth Edition In crown 8vo, cloth gilt, 962 pp 12s. 6d net

ITALIAN-ENGLISH AND ENGLISH-ITALIAN COMMERCIAL DICTIONARY. By G R MACDONALD, F I L In crown 8vo, cloth gilt, 1180 pp 80s. net

BARETT'S ITALIAN AND ENGLISH DICTIONARY. Compiled by GUILLIELMO COMELATI and J DAVENPORT In two volumes, cloth gilt, Vol I, 796 pp, Vol II, 752 pp 25s. net (Reprinted)

PORTUGUESE-ENGLISH AND ENGLISH-PORTUGUESE COMMERCIAL DICTIONARY. By F W SMITH In crown 8vo, cloth gilt, 486 pp 16s. net

A NEW DICTIONARY OF THE PORTUGUESE AND ENGLISH LANGUAGES. Based on a manuscript of Julius Cornet By H MICHAELIS In two volumes, demy 8vo, cloth gilt Vol I, Portuguese-English, 736 pp, Vol II, English-Portuguese, 742 pp Each 21s. net Abridged Edition, 783 pp 25s. net

TECHNICAL DICTIONARY OF ENGINEERING AND INDUSTRIAL SCIENCE IN SEVEN LANGUAGES—ENGLISH, FRENCH, SPANISH, ITALIAN, PORTUGUESE, RUSSIAN, AND GERMAN. Compiled by ERNEST SLATER, M I E E, M I Mech E, in collaboration with leading Authorities, complete with index to each language In five volumes Each in crown 4to, buckram gilt, £4 4s. net complete

PITMAN'S "ART AND LIFE" SERIES

GENERAL EDITOR

WRIGHT WATTS MILLER, B.A.

LONDON (FIRST CLASS HONS), M ED, MANCHESTER

*Late Campbell Clarke Scholar, University College, London,
Lecturer of the Borough Road College, and to L C C Literary
Institutes and the Workers' Educational Association*

A new series of popular introductions to literature, the arts, and other subjects of general interest. The volumes are specially intended for evening students voluntarily attending the cultural, non-vocational classes held by the L C C Literary Institutes, the Workers' Educational Association, and the University Extension Boards, and for all general readers interested in self-culture.

ECONOMICS. THE STUDY OF WEALTH

By A L GORDON MACKAY, M Litt, M A, M Econ 5s. net

BOOKS. AN INTRODUCTION TO READING

By WRIGHT WATTS MILLER, B A, M Ed, Manchester. 5s. net

ART: AN INTRODUCTION TO APPRECIATION

By RAYMOND COXON, A R C A, *Lecturer at the Chelsea School of Art* 5s. net

THE FILMS: THE WAY OF THE CINEMA

By ANDREW BUCHANAN 5s. net

THE THEATRE

By MALCOLM MORLEY With a Foreword by GEORGE ARLISS
5s net

MUSIC: An Introduction to its Nature and Appreciation

By W J. TURNER, *Music Critic of The New Statesman* 5s net.

IN PREPARATION

PSYCHOLOGY

By DR EMANUEL MILLER

Each in large crown 8vo, cloth, about 200 pp 5s net.

SIR ISAAC PITMAN & SONS, LTD, PARKER ST, KINGSWAY, W C 2

COMMON COMMODITIES AND INDUSTRIES SERIES

In each of the handbooks in this series a particular product or industry is treated by an expert writer and practical man of business. Beginning with the life history of the plant, or other natural product, he follows its development until it becomes a commercial commodity, and so on through the various phases of its sale in the market and its purchase by the consumer. Industries are treated in a similar manner.

Each book in crown 8vo, illustrated 8s. net.

Asbestos	Cordage and Cordage	Pottery
Bookbinding Craft and	Hemp and Fibres	Rice
Industry, The	Corn Trade, The British	Rubber
Books from the MS. to	Cotton Spinning	Silk
the Bookseller	Engraving	Soap
Boot and Shoe Industry	Explosives, Modern	Sponges
Brushmaking	Fishing Industry, The	Stones and Quarries
Carpets	Furniture	Sugar
Clocks and Watches	Furs	Sulphur
Cloths and the Cloth	Glass	Tea
Trade	Gums and Resins	Textile Bleaching
Clothing Trades Industry	Jute	Timber
Coal	Knitted Fabrics	Tin and the Tin Industry
Coal Tar	Linen	Tobacco
Coffee	Locks and Lockmaking	Weaving
Concrete and Reinforced	Meat	Wool
Concrete	Paper	Worsted Industry
Copper	Photography	

PITMAN'S SHORTHAND
INVALUABLE FOR ALL BUSINESS AND PROFESSIONAL MEN

The following Catalogues will be sent, post free, on application—

EDUCATIONAL, TECHNICAL, LAW, SHORTHAND, FOREIGN LANGUAGES
ART AND CRAFTS, AND GENERAL

LONDON SIR ISAAC PITMAN & SONS LTD, PARKER ST., KINGSWAY W.C.2

